

"THE STORY OF OUR LIVES FROM YEAR TO YEAR."—SHAKESPEARE.

ALL THE YEAR ROUND.

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HALF A MILLION OF MONEY.

BY THE AUTHOR OF "BARBARA'S HISTORY."

CHAPTER XVIII. TIMON.

"It is good to be merry and wise," saith an old song; but every man cannot be a laughing philosopher, and though it is comparatively easy to be either merry or wise "upon occasion," it is supremely difficult to be both at the same time. The two conditions mix almost as reluctantly as oil and water, and youth seldom makes even an effort to combine them. Happy youth, whose best wisdom it is, after all, to be merry while it may! Which of us would not gladly barter this bitter wisdom of later years for but a single season—nay, a single day—of that happy thoughtless time when the simplest jest provoked a laugh, and the commonest wayside flower had a beauty long since faded, and all life was a pleasant carnival? What would we not give to believe once more in the eternity of college friendships, and the immortality of prize poems?—to feel our hearts beat high over the pages of Plutarch and Livy?—to weep delicious tears for the woes of Mrs. Haller, and to devour the old romances with the old omnivorous relish?

Alas! the college friend and the prize poem are alike forgotten; Sir George Cornwall Lewis has laid his ruthless hand upon our favourite heroes; our souls abhor the very name of Kotzebue; and we could no more revive our interest in those two mounted cavaliers who might have been seen spurring by twilight across a lonely heath in the west of England some two hundred and odd years ago, than we could undertake to enjoy the thirteen thousand pages of Mademoiselle Scudéry's Grand Cyrus. Ay, that pleasant dream is indeed over; but its joys are "lodg'd beyond the reach of fate," and of the remembrance of them no man can disinherit us. Have we not all lived in Arcadia?

Wisdom apart, however, what more commendable merriment may there be than a dinner at Richmond when the year and the guests are young, and the broad landscape lies steeped in sunshine, and the afternoon air is sweet with new-mown hay, and the laugh follows the jest as quickly and gaily as the frothing champagne follows the popping of the corks? Now and

then, a tiny skiff with one white sail skims down the molten gold of the broad river. The plummy islands and the wooded flats look hazy in the tender mist of sunset. A pleasant sound of gay voices and chinking glasses finds its way now and then from the open window below, or the adjoining balcony; and, perhaps, the music of a brass band comes to us from the lower town, harmonised by distance.

Thus bright and propitious was it on the eventful day of Saxon's "little dinner;" and care had been taken by his friends that every detail of the entertainment should be as faultless as the weather itself. The guests had all been driven down in open carriages; the costliest dinner that money could ensure, or taste devise, was placed before them; and the best room in the famous hotel was pre-engaged for the occasion. It had seldom held a more joyous party.

Lord Castletowers and Major Vaughan were there of course, having run up from Surrey for the day; Sir Charles Burgoyne, serenely insolent; the Hon. Edward Brandon, with his hair standing up like the wig of an electrified doll, from inward excitement and outward rubbing; Mr. Laurence Greatorex, looking, perhaps, somewhat abstracted from time to time, but talking fluently; two other Erechtheum men, both very young and prone to laughter, and both highly creditable to their tailors and bootmakers; and last, though not least, the Graziana and her party. For actresses, like misfortunes, never come alone. Like Scottish chieftains, they travel with a "tail," and have an embarrassing aptitude for bringing their uninvited "tail" on all kinds of inconvenient occasions. In the present instance, the heroine of the day had contented herself with only two sisters and a brother; and her young host not only welcomed them with all his honest heart, but thought it very kind and condescending on her part to bring them at all. The brother was a gloomy youth, who said little, ate a great deal, and watched the company in a furtive manner over the rim of his wine-glass. The sisters were fat, black-eyed little souls, who chattered, flirted, and drank champagne incessantly. As for the prima donna herself, she was a fine, buxom, laughter-loving creature of about twenty years of age, as little like a Juno, and as much like a grown-up child as it is only possible for a Neapolitan woman to be. She could be majestic

enough upon the stage, or in the green-room; but she never carried her dignity beyond the precincts of the Opera House. She put it on with her rouge, and left it in her dressing-room with the rest of her theatrical wardrobe, when the evening's work was over. She laughed at everything that was said, whether she understood it or not; and she was delighted with everything—with the drive, with the horses, with the mail phaeton, with the weather, with the dinner, with the guests, and with her host; and when the ice was brought to table—a magnificent, many-coloured triumph of art—she clapped her hands, like a child at sight of a twelfth-cake.

"Now's the time for the bracelet, Saxon," whispered Lord Castletowers, when the wreck of this triumph was removed, and the side-cloths were rolled away for dessert.

Saxon looked aghast.

"What shall I say?" said he.

"Oh, I don't know—something graceful, and not too long."

"But I can't. I haven't an idea."

"Never mind; she wouldn't understand it if you had. Say anything."

"Can't you say it for me?"

"Impossible, my dear fellow! You might as well ask me to kiss her for you."

Which was such a tremendous supposition, that Saxon blushed scarlet, and had not a word to say in reply.

"Ah, traitor! Why do you speak secrets?" said the prima donna, with a pout.

"Because he is a conspirator," replied the Earl.

"A conspirator? Cielo!"

"It is quite true," said Burgoyne, promptly. "There's a deadly mine of cracker bonbons in the room below, and Trefalden's presently going to say something so sparkling that it will fire the train, and we shall all be blown into the middle of the next century."

The prima donna sang a roulade expressive of terror.

"The worst is yet to come. This plot, signora, is entirely against yourself," said Castletowers. Then, dropping his voice, "Out with it, man," he added. "You couldn't have a better opening."

Saxon pulled the morocco-case out of his pocket, and presented it with as much confusion and incoherence as if it had been a warrant.

The signora screamed with rapture, invoked her brother and sisters, flew to the window with her treasure, flashed it to and fro in every possible light, and for the first five minutes could talk nothing but her native patois.

"But, signore, you must be a great prince!" she exclaimed, when, at length, she returned to her place at the dinner-table.

"Indeed I am nothing of the sort," replied Saxon, laughing.

"E bellissimo, questo braccioletto! But why do you give him to me?"

"From no other reason than my desire to please you, bella donna," replied Saxon. "The

Greeks believed that the opal had power to confer popularity on its wearer; but I do not offer you these opals with any such motive. Your talisman is your voice."

"Bravo, Trefalden!" laughed the Earl. "That was well said. Comme l'esprit vient aux fils!"

"A neat thing spoilt," muttered Greatorex, to his next neighbour. "He should have praised her eyes. She knows all about her voice."

"And do you suppose she doesn't know all about her eyes, too?" asked his neighbour, who chanced to be Major Vaughan.

"No doubt; but then a woman is never tired of being admired for her beauty. The smallest pastille of praise is as acceptable to her, in its way, as a holocaust of incense. But as to her voice, c'est autre chose. What is one compliment more or less after the nightly applauses of the finest audience in Europe?"

In the mean while, the two young Eretheum men, oppressed, apparently, by the consciousness of how much they owed to their boots and waistcoats, took refuge in each other's society, and talked about a horse. Neither of them kept a horse, nor hoped to keep a horse; yet the subject seemed bound up, in some occult way, with the inner consciousness of both. They discussed this mysterious animal in solemn whispers all the way down from London to Richmond; alluded to him despondingly during dinner; and exchanged bets upon him in a moody and portentous manner at dessert. Apart from this overwhelming topic, they were light-hearted young fellows enough; but the horse was their Nemesis, and rode them down continually.

As for the "tail," it went to work as vigorously upon the dessert as upon the twelve preceding courses. The plump sisters evidently looked upon Moët as pure Pierian, and had taken Pope's advice to heart; while the gloomy brother, inaccessible as Fort Gibraltar, seemed only intent on provisioning himself against a long blockade. But even the best of dinners must end, and coffee came at last. Then one of the Eretheum young men, emboldened by sparkling drinks, asked the prima donna for a song. She laughed, and shook her head; but the assembled company looked aghast.

"I cannot," said she. "My voice is a bird in one little cage, and my impressario guards the key."

Sir Charles Burgoyne darted a dreadful glance at the offender.

"My dear lady," he said, "pray do not say a word. We all ought to know that your operatic contract forbids anything of the kind; and even if it were not so, we should not presume to ask so great a favour. It is a great mistake on the part of this young gentleman."

"I—I am very sorry," stammered the unlucky neophyte.

"And I am sorry," said the songstress, good naturedly. "I should sing for you if I dared."

"Thou must not think of it, sorellina," interposed her brother, in his rapid Neapolitan. "Remember the penalty."

"The Signora Graziana must do nothing to offend the manager," said Lord Castletowers, who was familiar with every dialect of the Italian.

"Certainly not," exclaimed Saxon. "Not for the world."

Then, turning to Burgoyne, he whispered, "What is it all about? Why should he be offended because she sang for us?"

"He would have me pay him one hundred pounds," said the prima donna, whose ears were quick.

"A hundred pounds fine, you know," explained Burgoyne. "'Tis in his bond, and the man's a very Shylock with his ducats."

Saxon laughed aloud.

"Is that all?" said he. "Oh, never mind, bella donna—I'll pay him his hundred pounds, and welcome."

And so a piano was brought in from another room, and the Graziana sang to them divinely, not one song but a dozen.

"Perhaps our friend the impressario may not hear of it, after all," said Mr. Greateorex, when the music was over, and they were preparing to return to town.

"Let us all take a solemn oath of secrecy," suggested Sir Charles Burgoyne.

But Saxon would not hear of it.

"No, no," said he. "The fine has been fairly forfeited, and shall be fairly paid. Let no man's soul be burthened with a secret on my account. I will send Shylock his cheque to-morrow morning. Ladies, the carriages are at the door."

"I had heard that our Amphitryon did not know the value of money," said Mr. Greateorex, as they went down stairs, "and now I believe it. Why, this little affair, my lord, must have been set to the tune of at least five hundred pounds!"

"Well, I suppose it has," replied Castletowers, "including the bracelet."

"A modern Timon—eh?"

"Nay, I hope not. A modern Mæcenas, if you like. It is a name of better augury."

"I fear he dispenses his gold more after the fashion of Timon than of Mæcenas," replied the banker, dryly.

"He is a splendid fellow," said the Earl, with enthusiasm; "and his lavish generosity is by no means the noblest part of his character."

"But he behaved like a fool about that hundred pounds. Of course, we should all have kept the secret, and . . ."

"I beg your pardon, Mr. Greateorex," interrupted the Earl, stiffly. "In my opinion, Mr. Trefalden simply behaved like a man of honour."

CHAPTER XIX. MR. TREFALDEN ON THE DOMESTIC MANNERS AND CUSTOMS OF LAWYERS.

"So, my young cousin, you have not yet lost all your primitive virtues," said Mr. Trefalden, as Saxon, heralded by Mr. Keckwith, made his appearance on the threshold of the lawyer's private room at eight o'clock precisely on Monday evening.

"I hope I have parted from none that I

ever possessed," replied Saxon; "but to what particular virtue do you allude?"

"To your punctuality, young man. You are as true to time as on that memorable morning when we breakfasted together at Reichenau, and you tasted Lafitte for the first time. You have become tolerably familiar with the flavour since then."

"Indeed I have," replied Saxon, with a smile and a sigh.

"And with a good many other flavours as well, I imagine. Why, let me see, that was on the seventh of March, and here is the end of the third week in April—scarcely eight weeks ago, Saxon!"

"It seems like eight centuries."

"I dare say it does. You have crowded a vast number of impressions into a very short space of time. But then you are rich in the happy adaptability of youth, and can bear the shock of revolution."

"I try to bear it as well as I can," replied Saxon, laughingly. "It isn't very difficult."

"No—the lessons of pleasure and power are soon learnt; and, by the way, the art of dress also. You are quite a swell, Saxon."

The young fellow's face crimsoned. He could not get over that awkward habit of blushing.

"I hope not," he said. "I am what fate and my tailor have made me. Castletowers took me to his own man, and he has done as he liked with me."

"So that, to paraphrase the kingly state, your virtues are your own, and your short-comings are your tailor's? Nay, don't look uncomfortable. You are well dressed; but not too well dressed—which, to my thinking, is precisely as a gentleman should be."

"I don't wish to be a 'swell,'" said Saxon.

"Nor are you one. Now tell me something about yourself. How do you like this new life?"

"It bewilders me," said Saxon. "It dazzles me. It takes my breath away. I feel as if London were a huge circus, all dust, and roar, and glitter, and I being carried round it, in a great chariot race. It frightens me sometimes—and yet I enjoy it. There is so much to enjoy!"

"But you thought it a 'dreary' place at first," said Mr. Trefalden, with his quiet smile.

"Because I was a stranger, and knew no one—because the very roar and flow of life along the streets only made my solitude the heavier. But that's all changed now, thanks to you."

"Thanks to me, Saxon?"

"Of course. Don't I owe that dear fellow Castletowers's acquaintance to you? And if I hadn't known him, how should I have got into the Eretheum? How should I have known Burgoyne, and Greateorex, and Brandon, and Fitz-Hugh, and Dalton, and all the other fellows? And they are so kind to me—it's perfectly incredible how kind they are, and what trouble they take to oblige and please me!"

"Indeed?" said the lawyer, dryly.

"Yes, that they do; and I should be worse

than ungrateful if I did not like a place where I have so many friends. Then, again, I have so much to do—so much to think of—so much to learn. Why, it would take half a lifetime only to see all the picture-galleries in London, and study the Etruscan vases in the British Museum!"

Mr. Trefalden could not help laughing.

"You droll boy!" said he. "Do you mean to tell me that you divide your attentions between pretty prima donnas and cinerary urns?"

"I mean that I was in the Etruscan room for three hours this morning, and that we have a tazza at Rotzberg of a kind of which you have not a single specimen in the collection—red, with red bassi relievi. What do you say to that?"

"That I would not give five farthings for all the old pottery in Europe."

"Yes you would, if you once learned to look upon it as history. Now the pottery of Etruria . . ."

"My dear Saxon," interposed Mr. Trefalden, "as you are great, be merciful. Spare me the pottery of Etruria, and tell me a little more about yourself. You are learning to ride, are you not?"

"Yes, I can ride pretty well already; and I have a fencing lesson every other morning, and am learning to drive. But I don't get on quite so well with the whip as with the foils. I have an awkward habit of locking my wheels with other people's, and getting to the wrong side of the road."

"Awkward habits, indeed," said Mr. Trefalden.

"And—and I am learning to dance, also," said Saxon, with a shy laugh.

"In short, what with finishing your education, giving suburban dinners, and cultivating the fine arts, your time is tolerably well occupied."

"It is, indeed. I never seem to have a moment to spare."

"Humph! And pray may I ask how much money you have spent during these last three weeks?"

"I haven't the least idea."

"I suspected as much. Kept no accounts, I suppose?"

"None whatever."

Mr. Trefalden smiled significantly, but said nothing.

"I suppose it's very wrong?" said Saxon. "I suppose I ought to have put it all down in a book?"

"Undoubtedly."

"But then I know nothing of book-keeping; indeed, I scarcely yet know the real value of money. But if you will tell me what I ought to do, I will try. Gilligwater can help me, too. He knows."

"Gilligwater is your valet, is he not? Where did you hear of him?"

"Greatorex recommended him to me. He is a most invaluable fellow. I don't know what I should do without him."

"And you have a groom, I suppose?"

"I have two grooms."

"Two? My dear boy, what can you want with more than one?"

"I don't know. Burgoyne said I couldn't do with less—but then, you know, I keep five horses."

"Indeed?"

"Yes; one for the cab, two for riding, and two for the mail phaeton."

"And you keep them at livery, of course?"

"Yes; Burgoyne said it was the best way; and that the beasts were sure to be ill-fed if I hired stabling and left it to the men. He knows so much about horses."

"Evidently. It was he who sold you that mare and cab, was it not?"

"To be sure it was; and then I have bought all the rest under his advice. I assure you, cousin William, I don't believe any fellow ever had such friends!"

Mr. Trefalden coughed, and looked at his watch.

"Well," he said, "we must not forget that I have brought you down here to-night, Saxon, for a serious conference. Shall we have some coffee first, to filter the dust from our brains?"

Whereupon, Saxon assenting, the lawyer rang the bell, and coffee was brought. In the mean while, the young man had made the tour of the room, inspected the law books on the shelves, examined the door of the safe, peeped out of the window, and ascertained the date of the map hanging over the fireplace. This done, he resumed his chair, and said, with more frankness than politeness:

"I'd as soon live in a family vault as in this dismal place! Is it possible, cousin William, that you have no other home?"

"The greater part of my life is passed here," replied Mr. Trefalden, sipping his coffee. "I admit that the decorations are not in the highest style of art; but they answer the purpose well enough."

"And you actually live here, day and night, summer and winter?"

"Why no—not altogether. I have a den—a mere den—a few miles from town, in which I hide myself at night, like a beast of prey."

"It is a relief to my mind to know that," said Saxon. "I should like to see your den. Why didn't you let me come to you there to-night?"

"Because you are not fat enough."

"Not fat enough?" repeated Saxon, laughing.

"I admit no man, unless to devour him. Lawyers are ogres, my dear young man—and that den of mine is paved with the bones of slaughtered clients."

Saying which, Mr. Trefalden put an end to the subject by ringing the bell, and sending for Mr. Keckwitch.

"You may close the office and go, Keckwitch," said he. "I do not want you any more this evening."

Mr. Keckwitch looked at his employer with eyes that had no more speculation in them than if they had been boiled.

"I beg your pardon, sir," he replied, with husky placidity, "but you forget Rogers's case. I am bound to go through the papers to-night."

"Then you can take them home with you. I have private business with this gentleman, and wish to be alone—you understand? Alone."

A pale light flashed into Mr. Keckwitch's eyes—flashed and vanished. But it did not impart an agreeable expression to his countenance.

"And when you have put all straight, and turned off the gas, please to let me know, that I may lock the office door on the inside."

The head clerk retired without a word, followed by the keen eye of his employer.

"If I were to become a rich man to-morrow," said he, with a bitter smile, "the first elegant superfluity in which I should indulge, would be the kicking of that fellow all the way along Chancery-lane. It is a luxury that would be cheap at any price the court might award."

"If you have so bad an opinion of him, why do you keep him?" asked Saxon.

"For the reason that one often keeps an aching tooth. He is a useful grinder, and helps me to polish off the bones that I was telling you about just now."

Mr. Trefalden then saw his head clerk off the premises, locked the outer door, made up the fire, put the shade on the lamp (he always liked, he said, to spare his eyes), and drew his chair to the table.

"THE BANK OF PATAGONIA" (LIMITED).

SOMETHING had to be done. As secretary of the GRAND FINANCIAL AND CREDIT BANK,* I had brought my wits to a very bad market, and the latter days of that celebrated establishment had given me considerable distaste for anything in the shape of what is called "a position" in a joint-stock company. To work for five or six months in the hopes of bringing out a new concern, and then, if it succeeds, obtaining as reward a mere clerkship with the more sounding name of secretary, did not suit me at all. Moreover, having seen how large were the profits of those who "promoted," or started in life new companies, I determined to have my finger in a pie of that kind. Why should I not be a promoter?

To promote a company successfully, three things are absolutely necessary: The promoter must have a solicitor for a friend and confederate; he must be able to start a new idea; and be competent to write a "taking" prospectus. All these three elements of ultimate prosperity in the business I was possessed of. Among the several thousand gentlemen who are enrolled as attorneys-at-law, there was one whom I counted amongst my intimates. It is true that

his general character would not, perhaps, bear the strictest investigation. He had been twice insolvent and once bankrupt, and had long laboured under a slight suspicion of having appropriated to his own use certain sums entrusted to his care by an old lady client. All this, however, only made him a fitter instrument for the work which I required, and from which a practitioner with some character to lose, would have shrunk in disgust. Mr. Scott had no scruples, and was, therefore, the very man I required. As for writing a "taking" prospectus, I knew myself to be up to that work, and therefore the only difficulty that remained was to find a new idea, which would tell in procuring subscribers to shares which I might throw upon the market.

My previous experience with starting the Grand Financial scheme, led me to believe that if there be one financial fable more likely than another to be believed in by the British public, it is that of a bank. Every man with any claim to monetary respectability employs a banker, and therefore thinks himself thoroughly conversant with banking in all its various branches. And, as it was to the respectable (in money matters) part of the community that I wished to address myself, I determined that my scheme should be connected with a bank, and with no other undertaking.

The "Grand Financial and Credit Bank" had been practically much too exclusively a home affair. It is true that we had intended to extend our operations all over the known world; but the child that we expected would have grown into so very large a man, had died in his infancy. My present plan was to fix upon some country, or town, or nation, or state, or empire that was not yet blessed with a banking institution, and give its name to the company I was going to start. The only difficulty was to find any part of the known world which had not as yet stood godfather to some one or other of the many banking concerns set on foot in London during the past three or four years. To take any European name was out of the question. The Stock Exchange had showed me at a glance how every nation and city, from Paris to Constantinople, had already been pressed into the service of giving a name to some banking scheme, whose head-quarters was in London. Asia, too, was not to be thought of. There were "Indian," and "Hindustan," and "Bombay," and "Calcutta," and "Scinde," and "Delhi," and "Simla," and "North-West," and "South-East," and, for aught I knew, "West-and-by-South," banks by the score; to say nothing of "Chinese," "Japanese," "Hong-Kong," "Yokahama," "Borneo," and "Yellow Sea," Banking Corporations. Nor was there more to select from upon looking over the map of Africa. In and about Cape of Good Hope Colony, the name of every town or district of any note had been appropriated. To name a bank after the Kingdom of Dahomey would hardly do, nor did the Cape Coast establishment promise to be regarded favourably as a centre of financial operations. In the United

* See "How we Floated the Bank," page 493, vol. xii.; and "How the Bank came to Grief," page 102 of the present volume.

States there was civil war raging, and, moreover, the Yankees don't like any commercial trespassing upon their own preserves. Mexico is more than fully represented already by the joint-stock banking interest, and so is Canada. Besides, I wanted something new, something which had not yet come before the share-taking portion of the British public, and which would excite curiosity as well as interest. The Republics of Southern America were better known than trusted in London, and the people of those countries had an unpleasant way of wiping out debts with the knife: a mode of settlement which no City-educated general manager we should send out, was likely to approve of. Where, then, to turn for a name to my new bank? Strange to say, the selection of a distinctive denomination for my as yet imaginary establishment, gave me much more anxiety than the probability of its ultimate success. I knew full well that if I could once set the concern on foot, it would pay me, even if its existence terminated in three months. I was to be the promoter of the bank, and as such would be entitled to my promotion-money the day the shares were allotted to the public. I neither hoped nor wished for any appointment in the establishment. So soon as my fee for the promotion was paid me, the whole affair might collapse immediately for aught my interests were concerned. And once I got the machinery at work, I felt quite sure that I should succeed in bringing the shares out to the public. As it was, I was stopped for want of a name with which to head my prospectus.

In common with all men who read their daily paper, the reports of different missionary societies came under my notice from time to time. At the period I was about to start my new bank, there was a story going round the religious periodicals respecting half a dozen or more gentlemen who, having gone out to Patagonia for the purpose of civilising the natives, had been killed and eaten by that ungrateful population. The tale was true, and was circumstantially told, giving a detailed account of the natural productions of the country, and its great adaptability for commercial enterprise. As I read the paper, it struck me that the name of this savage land could be turned to account, and I therefore determined to call my proposed establishment the "BANK OF PATAGONIA" (LIMITED).

Before writing out the prospectus, it was only prudent to put myself in funds with which I should be able to print the paper when it was ready. Here my former experience did me good turn. I remembered well the day when I had been in want of a situation, and had been so nearly entrapped into paying for what was a purely imaginary appointment.* If other promoters had got me to nibble at the bait on their hook, might I not be able to catch a fish of some value for myself? I therefore at once proceeded to advertise to the following effect:

WANTED FOR A FOREIGN BANK, a Gentleman fully competent to conduct the duties of Secretary at the Head Office in London. Salary liberal. Applications (by letter only), with copies of testimonials, to be sent to A. F., care of Mr. Scott, Solicitor, 28, West-street, E.C.

Having at the present time of writing given up the profession of promoter, I don't mind telling gentlemen just starting in that business a secret or two in the little-understood science of successful advertising. It will be seen by the foregoing notice, which I sent to all the most respectable weekly and daily papers, that I gave no hint that any payment was so much as expected from the gentleman who would obtain the situation of secretary. Yet I knew full well that without a good round sum down, no man should obtain the appointment. The words "fully competent to conduct the duties," made those who read the advertisement believe that it was by no means every sort of person who would find acceptance with "A. F.," whose address was "care of Mr. Scott." This, moreover, made us certain to have numerous applications from men imperfectly educated, for such men always believe themselves to be fit for any situation under the sun. I had always observed that the less a man of this kind, who has got any money, knows, the more willing he is to pay. We did not—at least I did not, for once the concern was started I should make it over to the directors, who might please themselves—want a man for secretary who was too well educated, nor one who was possessed of too much worldly knowledge. What I required was a gentleman with good address, and who, by his very simplicity of manner, would persuade intending shareholders that the promoters of the concern could not be very "deep" men, or they would have had a more knowing secretary. Then there was also the question of money. Of that most needful commodity I had none, and my friend, Mr. Scott, solicitor, had very little more. It was absolutely necessary that some one should have the sinews of war at his command, otherwise we ran a very ugly chance of failure at the outset.

But we were not long without applications in reply to our advertisement. The latter appeared in two or three of the daily papers one Monday morning, and before noon the postman had delivered at Mr. Scott's office between forty and fifty letters addressed to "A. F.," all of which contained copies of testimonials, and were from gentlemen who declared themselves "fully competent to conduct the duties of secretary" to any "Foreign Bank" upon the face of the globe. These letters I looked carefully over, and collected them in batches of half a dozen, replying to each of the writers by stating an hour at which I could see them the next day, or the day after. Thus I hoped to see all the applicants myself, and be able to judge of their respective qualifications, without having too many of them together at one time in the office of my friend and fellow-labourer, Mr. Scott. But by the time I was about to leave the City in the afternoon, there were as many

* See "Promoters of Companies," page 110, vol. xi.

more applications sent in, and, before the next day was over, the number of letters amounted to something over a hundred and twenty. To all of these I replied, naming a day and an hour to see each individual, and, as I said before, giving six applicants at a time appointments together. Thus the work I cut out for myself was by no means trifling, but in doing it well there was a great object to be gained, no less than that of being furnished with funds which would enable me to carry out my scheme of setting the **BANK OF PATAGONIA (LIMITED)** on foot.

The first half dozen batches of applicants for the secretaryship consisted of men who would not answer my purpose in the very least. There were young, middle-aged, and old individuals amongst them, and not a few whose testimonials were of the highest order. But upon my putting to each one the question as to his private means, they one and all declared that of money they had none whatever. Of course I only saw one applicant at a time in the private office, the others remaining outside; and I was, moreover, obliged to touch upon the question of money with the greatest possible delicacy. In fact, it was more by a series of hints than by actual questions that I obtained the knowledge I wanted. At last, however, I managed to fall in with one individual who declared himself able to help the "promotion" of the company with some ready money, of which he had a few hundreds at his disposal. This gentleman was by no means equal in manners or education to most of the others who were trying to get the situation; nor were his testimonials as good. He had served some years in a government office, but had quarrelled with his superiors, and had been obliged to leave in consequence. He had a sheepish, and, at the same time, a vulgar manner; nor could he write English particularly well. However, he had money, and it was money, above all things, that I wanted. My bargain with this gentleman—Mr. Edwin Smart—was as follows: I was to secure to him, by a stamped undertaking, that he was to have the post of secretary to the "**BANK OF PATAGONIA**," at a salary of five hundred pounds a year, which was to increase a hundred a year for seven years, until it reached the respectable sum of twelve hundred pounds a year. When the "Articles of Association" of the bank were drawn out, Mr. Smart's name was to be inserted in them as secretary to the bank, and it was to be expressly stipulated that he was not to be turned out of his situation (unless, of course, for fraud or very gross misconduct) except by a meeting, at which not less than three-fourths of the directors were to be present, and of which meeting due notice was to be given at least a clear month before it took place. In the mean time, until the shares were allotted, Mr. Smart bound himself to do duty as my secretary whilst I was engaged in getting up the company, and not to ask for any remuneration until the bank was fairly afloat. He was, moreover, to advance me five

hundred pounds in order to help the promotion of the concern, and to "oblige" me by putting his name to bills to the amount of one thousand pounds more, for the same object. If the concern went on, and if the directors proceeded to allot the shares, the money which Mr. Smart had advanced would be repaid to him out of the very first deposits paid upon the shares. But if not—if the company died a natural death, and was never strong enough to induce the public to part with their money—then would Mr. Edwin Smart have no post of secretary, nor could he hope to be reimbursed what he had advanced. "I look on the matter in this light," said Mr. Smart to me one day; "if the company goes all right, I shall have a situation of five hundred pounds a year, which is to increase every twelve months a hundred pounds. If it does not go on to an allotment, it is true I shall lose the five hundred pounds I have advanced, but I think it is well worth while to risk five hundred pounds cash for a salary of five hundred pounds per annum." "But what of the bills for one thousand pounds which you have put your name to for me?" asked I. "Oh, as to them," was the reply, "I will bolt before they become due." I thought that whatever other indifferent qualities Mr. Edwin Smart had, he was at any rate plain-spoken enough, and made no secret of his intentions.

The bills our future secretary had accepted for my use were soon discounted, and thus with nearly fifteen hundred pounds at our command, we were able to set to work in earnest. Our company being formed for the purpose of banking, and such establishments not having fallen into such disrepute as they are at present, we found not much difficulty in filling up the list of directors. It is true that we were not able to get either very first-class men, nor perhaps the best of the second-class City men. But of second-rate second-class, and first-rate third-class names, we had as many as we liked, and many more than we ever intended to have had on our board. Before a week was over, we had selected a dozen or so good men, had chosen one amongst them to be chairman, and I was busy at work getting the articles of association and the prospectus drawn out.

The work of a promoter ceases so soon as he makes over the company to the gentlemen who are named on the prospectus as its future directors; therefore it is entirely his own fault if that individual does not take good care of his own interests. I had put down in the articles of association that the day upon which the bank proceeded to allot the shares, I was to receive the sum of five thousand pounds for the trouble, the expense, and the difficulty I had gone through in getting up the company. But unless there were applications enough for shares to induce the directors to allot them, the company would die still-born, and my five thousand pound fee would not be forthcoming. It was, therefore, plainly my interest to do all I could to induce the public to apply for shares. As a

matter of course, one of the first things which induces the public at large to write for shares in any new concern, is a good prospectus.

To draw out a prospectus for our bank, it was necessary both to study the commercial statistics of Patagonia, and to quote largely from papers and other documents relating to its produce and trade, or else to trust to chance, and write, as it were, a pleasantly coloured picture respecting our prospects of successful banking in that country. The former I was afraid would take up too much time, and therefore I chose the latter. At first I attempted to get our secretary to draw up such a document as I required, but found him quite incapable of doing even so much in the way of helping me. Beyond the writing of mere official routine letters, he was unable to put pen to paper effectually, and therefore I took the task upon myself.

It was necessary to show, first, that the company it is intended to bring out is very much wanted; secondly, that to supply that want there are certain specialities in the proposed company which no other combination could, by any possibility, meet. I commenced the document by stating that "This company has been formed for the purpose of extending the advantages of banking to the country of Patagonia, which was well known to be overwhelmingly rich in all kinds of natural produce." I then took a philanthropic view of the subject, and endeavoured to prove, that, in order to make men happy and prosperous, a banking establishment was of all things the most necessary in every country. After this I looked at the question from a missionary point of view, and showed that without banks there could be no Christian teaching. Lastly, I quoted extracts from letters—imaginary of course—written by Europeans resident in Patagonia, proving that with proper management a clear profit of not less than twenty per cent must be made out of any amount of capital employed in banking operations between London and that country. I then enlarged greatly upon the fact of ours being the first bank ever started to do business with that part of the world, and ended by assuring the readers of the prospectus that we had promises of support from all the most influential native chiefs in the land, and that, in a word, our success and triumph in the matter was certain.

Our capital was a million sterling, divided into fifty thousand shares of twenty pounds each, upon which only ten pounds were to be paid up by easy instalments: one pound on application, two pounds on the allotment of the shares, and two pounds twice at intervals of three months; the last instalment (not likely to be ever called up), three pounds. All this told well on the prospectus, and had the effect, when that document was published, of causing the public at large to apply for shares to a very considerable extent.

In due time we "came out," as the phrase is; that means, our prospectus was put before the world in the advertising columns of all the chief

London papers, and applications for shares poured in upon us in every direction. After the first week it was quite evident that we should be fully justified in allotting the shares, and therefore, after due notice that no more applications could be received after a certain day and hour, we—that is, the directors, for I had handed over the company to the board—proceeded to allot the shares. As I said before, there were fifty thousand shares, and we had applications for at least double the number, so that the directors could afford to pick and choose who they would, and who they would not, apportion shares to in the concern. In due time the letters of allotment and letters of regret (as those which inform applicants that the directors regret they cannot give them any shares, are called) were posted, the one pound per share on each application was paid into our bankers, the allotment took place, I obtained a cheque for my five thousand pounds, and Mr. Edwin Smart, our respected secretary, got back all the money he had advanced, besides having his appointment as secretary confirmed by the board of directors, with the amount of salary that had been previously determined upon.

For a short time I felt content with the promotion-money to the amount of five thousand pounds, which I had earned. But, after a time, the demon of avarice whispered in my ear a query as to whether I could not make still more than I had done by this bank. The company did not flourish so well when it got fairly out to sea, as it had when being built. The directors soon found out that banking operations in Patagonia were utterly impossible, and that it would be better and safer for the bank to employ its capital in England than abroad in so savage a country. This was done, but not with much success. A new bank has always to make business for itself, and, in doing so, it must, to a certain measure, make not a few bad debts. In fact, there are certain misfortunes which invariably happen to a banking establishment of the kind, just as teeth-cutting, measles, and whooping-cough, come to young children; the one, like the other, has to get over these troubles, and is very fortunate if in so doing its very existence is not endangered.

The Bank of Patagonia had some of its misfortunes a little too soon after starting, and its troubles were a good deal talked about in the City, although there was nothing very serious in them—nothing but what might easily have been got over with a little care and management. But slight as were its difficulties, they were sufficient to tempt me, when a demon, in the shape of a needy solicitor, whispered in my ear that I might make much more money out of the concern than I had done hitherto, by filing a petition for the winding-up of the bank, and dividing the costs that were incurred with the lawyer, who prompted me thus to kill, as it were, my own offspring.

The offer that was made me was as follows: A petition for the winding-up of the bank was

to be presented in my name—for I had retained some few shares in the company—and if successful, an accountant, a friend of Mr. Scott, my solicitor, was, by certain means, to be named official liquidator. This done, the newly named official liquidator was to nominate the same legal gentleman solicitor for the winding-up, and from that time forward all the costs, and other profits, which would in any way be derived from the said winding-up, were to be divided amongst the three of us, share and share alike. If the petition failed, and the Vice-Chancellor did not see cause to order the company to be wound up, I was to be held harmless; my friend Mr. Scott giving me an undertaking that he would not look to me for the expenses in the event of the petition not being granted.

Every one knows that a mere whisper against the credit of a bank is sufficient to injure it very greatly. When we three—for I agreed to join the unholy compact—first arranged to petition the court to wind up the bank, there was really no cause why such should be done. But no sooner was it known that such a document was being prepared, than the affair got talked about in the City, and, once talked about, the credit of the bank was virtually gone. This was not only caused by people thinking no one would dream of presenting such a petition without a good reason, but also by there being other shareholders amongst us who were quite as greedy of gain as I was. When these heard that a petition was about to be presented by me for the winding-up of the bank, there were half a dozen or more of these gentlemen who thought that they had quite as much right as me to any possible profits in the legal fight. Moreover, each of them had his solicitor, and each solicitor had his accountant, all most anxious to win a prize which was so well worth having. We calculated that what with litigation of one sort and another, costs of meetings, summonses, writs issued against shareholders that would not pay up, there would have been a matter of three thousand pounds clear profit to be divided between the accountant, the solicitor, and myself.

If this unfortunate establishment had only been given fair play, it would have got on quite as well as seven banks out of ten do for the first year or two after they are set on foot. But the very fact of there being first one petition, and then four or five more presented to wind it up, made people believe that there was something radically wrong about it. The shares that had been quoted a fraction above par, soon went down to fifty per cent discount. On each of our shares there was at this time five pounds paid up, and these could now be purchased in the market for two pounds ten. Thus the petitions being presented, helped to bring down the value of the shares, and the fall of the latter was of great service to us in obtaining a hearing for our petitions—the one telling upon and influencing the other. And yet the management of the bank had not been bad. The directors were honourable men, and were all more or less worth

money. The list of shareholders was good, and fully equal to pay any calls that could have been made upon them. But what cannot be effected by a panic and by credit run down? In our case, then, it had such an effect that, although the bank was, in sober truth, as sound as ever, not a single shareholder could be found bold enough to resist the application for winding-up; even the directors, having been bitten with the prevalent fear, became as anxious as any one else to wash their hands of the whole affair. Thus the position of the concern was, that by a sort of tacit consent, the great body of shareholders looked on in silence, whilst six or seven of us were striving to have such a sentence passed upon the company as would ruin it but enrich us.

I have mentioned that there were six or seven of us—each with his solicitor and accountant, ready to be slipped at the enemy—each trying to have the winding-up order granted. A day was named by the Vice-Chancellor, and we competitors—it was very like a horse-race—went before that functionary to prove, first, that the bank ought to be wound up, and, secondly, to see which of us would gain the prize of having the winding-up in his own hands. To hear us all on the one day was impossible, and therefore the Vice-Chancellor had to name a second day for another hearing. At the end of the first day it was very evident that his Honour had decided that the concern should be wound up, and also that my party was the favourite for obtaining the desired prize. So much so was this latter the case, that before leaving the court on that day, I had offers from no less than three of my enemies to amalgamate their forces with mine, on condition that they should receive an equal share of the profits. To my great surprise, I found that the moving spirit of one of these parties was no less a person than Mr. Edwin Smart, the secretary of the company, who, seeing that there was a panic abroad respecting the bank, determined that if there was anything to be had out of the spoil, he might as well have his share of what was going. With this view he selected a shareholder—an individual who owned but five shares—and, putting him forward as the petitioner, was himself provided with solicitor and accountant, to assist him in opening and eating the oyster. He was a wise man in his generation, Mr. Edwin Smart, and the notion of the secretary of a bank being one of the most eager—although behind the scenes—to wind up the concern, certainly surprised me not a little. Since then, however, I have ceased to be astonished at anything done in London, either for the promoting or the destruction of joint-stock companies.

As a matter of policy, I thought it wise to ask Mr. Edwin Smart to join us. Being secretary of the bank, he had all the board minutes, letters, and other records under his charge, and might be of great use to us if we wanted to prove anything concerning the establishment. I therefore, after consulting with my two friends, the solicitor and accountant, told Mr. Smart that he might

join and receive twenty per cent of the whole net profits of the winding-up business, but that we could not make any offer, or promise anything to the solicitor and accountant which he had with him. To this he readily agreed, and made terms of his own with his partners, consenting to give them a third of all he earned by our mutual arrangement.

The day at last came when the Vice-Chancellor had to deliver judgment in this matter. His Honour was very decided that the bank should be wound-up under inspection, and also appointed my friend the accountant to be official manager and liquidator of the winding-up. No sooner was this done, than the accountant named his friend the attorney to become solicitor for the winding-up. The same evening the official liquidator took charge of everything in the bank. The clerks of the establishment were at once sent about their business, one or two only being kept to show the accountants how the books were kept, and to explain any difficulties they might find in the correspondence connected with the business of the bank.

Thus the Bank of Patagonia, which had cost me so much trouble to bring into existence, and which I had received five thousand pounds to launch upon the world, was already dead, and I, amongst others, was paid for having killed it. When too late, some of the shareholders began to see how they had been victimised, and how much better off they would have been receiving even a small dividend from the bank at work, than in having to pay up on their respective shares pretty large sums for the liquidation of the concern. But the fiat had gone forth. The bank was ordered to be wound-up, and no power in England could prevent that order being carried out. In the mean time, we, who were partners in the little speculation, had a pleasant as well as a profitable time of it. The solicitor's costs, to say nothing of the official liquidator's fees, came to a nice round sum, and this we divided every week. Short accounts make long friends. My share of the profits amounted to more than fifteen hundred pounds, besides having a nice warm office in which I could do any business I had in the City, could write all my letters, and receive friends.

For me the speculation has been a good one. To get five thousand pounds for bringing a company into the world, and a year later netting a cool fifteen hundred for helping to kill off the same concern, is what does not fall to the lot of every man. I am quite contented with what the Bank of Patagonia has done for me, but I often wonder whether the shareholders are equally pleased with the way their money has been spent. They were first induced to take shares in the bank, and then so frightened that they consented to those shares being wound-up, which led to their having to pay much more for giving up business than they would have had to do in order to carry it on. But, after all, must not promoters, solicitors, and accountants, live; and, if share-

holders were wise enough to trust their own money to their own management, where would then these professions be?

A WISH AND A WARNING.

WHEN thou think'st of days gone by,
Lady fair,
May thy bosom heave no sigh,
Lady fair,
May no bitter thought reproach thee
As the fading days approach thee,
Free from tear-drop be thine eye,
Lady fair.

If such blessing thou would'st gain,
Lady fair,
Give no bosom present pain,
Lady fair.
With no honest heart dissemble;
If thou dost—oh, lady, tremble:
Thou wilt drag a heavy chain,
Lady fair!

If a wedded fate thou meetest,
Lady fair,
(Fate the bitterest or the sweetest,
Lady fair),
Faith and truth must have a place there
If without—there is no grace there;
But with these, joy is completest,
Lady fair.

MY TWO DERBIES.

I HAVE been twice to the Derby. On the first occasion I went as a snob, in a greengrocer's van, with an eighteen-gallon cask of stout hanging over the tail-board; on the second occasion—two Wednesdays ago—I went as a swell, in a barouche and pair, with a champagne hamper under the coachman's box. I believe I am justified, from the barouche point of view, in regarding the occupant of a greengrocer's van as a snob; and equally, from the van point of view, in regarding the occupant of the barouche as a swell. I will not say which character I assumed for the occasion—whether, being a swell, I pretended to be a snob, or, being a snob, I pretended to be a swell. Suffice it, that on both occasions the part I undertook, at very short notice, was "adequately sustained."

I cannot, by mentioning the name of the winner, indicate to my sporting readers the exact year when I travelled to Epsom Downs in a greengrocer's van; but it was a good many Derbies ago. The greengrocer's pretty daughter, who was courted all the way down by a young man (of whom I did not approve), is now a matronly person with a considerable family, all the hideous image of that young man, who is veterinary, of a morose disposition, and subject to spasms of drink. I sigh when I think of that pretty girl, so fair, so gay, and light-hearted then; so careworn, so toil-burdened now. She married that young man for happiness—as if she had not been happy then—and now she

"never sees any pleasure." Her Derby days are over long ago.

The company began to assemble in Little Green-street at six o'clock in the morning. The vans—there were two of them—were ready to start, and Mr. Povey, the proprietor, resplendent in a red plush velvet waistcoat—whose lustre, by the way, was considerably dimmed by a very dingy white hat—was pacing up and down on the pavement opposite the shop all anxiety to mount the box and be off. The excursionists arrived; generally in the order observed by the animals on entering the ark; that is to say, two and two, male and female, and this arrangement ensured so much natural discipline, that there would have been no difficulty whatever in making an immediate start, had it not been for the eighteen-gallon cask of stout, subscribed for by a section of the party, which, relying upon our utter ignorance of the principle of the inclined plane, gave itself up to inert obstinacy, and, for some time, resisted all our efforts to lift it on to the tail-board of the front van. It was got there at length; but some further delay was occasioned in consequence of an energetic young man, exhibiting a large expanse of shirt front, rashly volunteering to knock in the tap with half of a paving-stone. Here again the want of scientific knowledge was keenly felt, particularly by the energetic young man with the shirt front, and his sweetheart in a new white muslin with blue spots, who, owing to the tap not having been previously turned off, received the first pint of the stout all over their finery, a mishap which established a cause of quarrel between the pair for the rest of the day, and may, for all I know, have led to the final cutting of their loves in two. In such small incidents doth lurk our human fate—which sounds like a poetical quotation, but it isn't, at least not that I know of.

Well, we got into the vans two and two, as if we had been pairing off for wholesale matrimony, stowed away our nose-bags and stone bottles under the seats, lighted our pipes, put our arms round our sweethearts' waists, and away we went rattling up Little Green-street, with a crowd of boys round us hurrahing like mad. It was a very fine start; but unhappily for the *éclat* of tearing by the opposition green-grocer's in a manner to make the opposition envious, a halt was suddenly called. There were eighteen gallons of beer in the advance-guard van, but there was nothing to drink it out of. Our groom in waiting, who was the green-grocer's boy, went back for a vessel, and returned presently with the gooseberry measure, which, at a more brilliant period of its career, had been what is publicly known as a pint pot. It had not been scoured lately, and it was rather battered, but a young man of the company, who appeared to be familiar with the operation, deftly gave it a rubbing up with a handful of straw gathered from the floor of the van, and off we go again; a young man on the box with Mr. Povey signalling our triumphant departure to the early risers of Tottenham-court-road, by unfurling a blue cotton pocket-handkerchief in the breeze.

I don't know on what pretence of necessity or convenience it was that we called at so many places between Tottenham-court-road and Charing-Cross; but certain it is that we did pull up at a great many places (mostly public), and were a very long time on the way. Possibly Mr. Povey was anxious to show his acquaintances that he, his family, and the nobility, gentry, and public in general, his patrons, were going to the Derby in style. I was getting rather uneasy at Charing-Cross. It was drawing very near the time when staid business men, with whom we all have some acquaintance, are in the habit of making their way towards the City, and here am I in a greengrocer's open van, the driver smoking a short pipe, each young man with his arm round his young woman's waist, all joining in a popular chorus, and the groom in attendance running behind the front van, and drawing stout from the eighteen-gallon cask into the gooseberry measure! What if the respectable Mr. Jones, of the respectable firm of Jones Jones and Co., should see me! I think it was my suspicious attempts to get very close to Matilda, and so hide myself from the public view, that first aroused the jealousy of Matilda's young man, and eventually, as the sequel will show, nearly led to blood.

The festivities began early. It was, if I remember rightly, when we hove in sight of St. Giles's church, and marked the flight of time by the clock of that unfashionable fane, that we began to pull the nose-bags from under the seats. Generally, the refection was brisket of beef, with a good proportion of fat, mortar'd in between two substantial slices of bread with a lick of mustard. At a point nearer St. George's, it would have been à la fourchette; here, under the shadow of St. Giles's, it was à la clasp-knife. Our Ganymede, on account of the heat and his onerous duties in running backwards and forwards to the tail-board of the leading van for beer, here asked permission to divest himself of his shoes and stockings. Permission is granted by Mr. Povey, who draws up at the Houses of Parliament to have a drop of "that beer" that's going so liberally behind. Mr. Povey recognising his own measure, looks suspiciously into the depths of the stout for tops and tails of gooseberries, but not being able to detect them, owing to the great body of the liquor, "chances it," and empties the pewter at one swig, never before having realised how very far short of a pint it was. Mr. Povey being lighted up with a Pickwick, as being more respectable than a short pipe to smoke through Clapham, our caravan starts off again and we are much cheered by the populace, in respect particularly of our eighteen-gallon cask, which bespeaks large means and boundless hospitality. At Clapham we all feel that we have done a very long stage of the journey, and get out in a body to vary the private provision with a few public-house biscuits and just a little drop of something short, while Mr. Povey waters the horses and rubs them down, preparatory to another start. We make a great many stages on the road. We

halt at the Cock at Sutton, and at all the hostleries beyond that until we come to the open country, when, there being no more half or three-quarter-way houses to stop at, Mr. Povey, by general desire, draws the two vans off the road upon a patch of grass, where we immediately proceed to consume the brisket in a regular and organised manner. Before we resumed our seats, a little difference had occurred between two young men respecting two young women, which, as we were passing through the village of Epsom, broke out into an angry ebullition, mingled with female screams, that may possibly have suggested to the Epsom school-master looking over his garden wall, that we were a party of Romans and Sabines proceeding to the Isthmian games. (Not having Adam's antiques at hand, I take Lord Palmerston as my classical guide, he being generally a safe card to go by.) These little differences, however, were soon arranged, and precisely at noon, Mr. Povey, whipping his horses up for the last grand display of mettle, drove us triumphantly on to the course. Our carriages were drawn up on the brow of the hill, overlooking the gipsies' tents, and considerably in front of the grand stand. We did not pay anything to go on the course, and none of our fashionable friends came round cadging for brisket and stout, as I understood was the custom in another rank a little higher up; and this was fortunate, for the brisket was wearing a very scrappy aspect, and the stout was at that low ebb when malt-liquor endeavours to make up for other shortcomings by assuming an extraordinary amount of body.

Leaving the vans to Mr. Povey, who had seen a many Derbies, and fathomed all their empty pleasures, and drained a few of their empty bottles, when his patrons were not looking, we, the company which he had brought down on the present occasion for the moderate charge of five shillings a head, pikes included, dispersed ourselves over the hill and the dale to enjoy ourselves. This is what we did. We played at three sticks a penny; we guessed which thimble the pea was under, and guessed wrong; we shied little balls at pins, and knocked them down instead of going through them; we raced up and down the hill; we rode on donkeys (I am sure that young man thought I had a design to ride away with Matilda to far distant lands); and went into gipsy tents and had our fortunes told.

Now here I come to the occasion when there was very nearly being blood between me and that young man. The gipsy was telling Matilda's fortune, and she told her that there were two young men in love with her, one dark and the other fair, but that the dark young man loved her best, and would be her future husband. Now I was the dark young man, and when the fair young man heard what the gipsy said, he looked clasp-knives—especially that particular clasp-knife with the horn handle which he had used to carve the pork-pie at the fête champêtre down the road—at the dark young man, and suggested having a quantity,

not precisely stated, of the fluid necessary to his existence. Had not the bell rung at that moment for the great race of the day—on which the fair young man stood to lose half-a-crown—it is possible that the fluid might have flowed.

Having attacked the nose-bags early, the nose-bags gave in early, and, after the race, we were driven to recruit our exhausted energies, so far as our means would allow, in tents and booths, where the beer was as excited and frothy as the company in general, and where the boiled beef stood all over in a state of cold perspiration, as if it had betted rashly and was afraid of losing. There was music in these booths, and we danced a little, and sang a little, and, becoming free and light of heart, stuck dolls in our hats, some of us even reaching that point of happiness which manifests itself in the assumption of false noses. We were in no hurry to leave the Downs. Did you ever know a gallery boy leave the theatre until the last piece was played out to the end, even if it were one o'clock in the morning? It is all very well for the stalls and the boxes, who enjoy themselves every night in the week; but the gallery, which has a treat only now and then, likes to get the full value for its sixpence.

We were very jolly on the road home. We gave an itinerant cornet-à-piston a lift, and he played to us all the way. We chaffed the genteel people in the drags and phaetons, and asked the gentlemen in white hats who their batters were, which was the popular piece of wit at that time. We exchanged about half a quartern of gin—the last of our liquor—for a bottle of sparkling Moselle with some young Guardsmen, who admired Matilda, and once more stirred up the jealousy of her young man, who nevertheless partook of the Moselle. We stopped at every house of entertainment on the road, and when there was no house of entertainment to stop at, we drew up our caravan by the wayside, and disported ourselves on the grass. A poet of the last century would have called us "jocund swains." It was as near as possible the half-way house where we found a fiddle going in the parlour, and we all danced polkas, while Mr. Povey unyoked the horses, and washed out their mouths. I never knew such horses as Mr. Povey's for wanting their mouths washed out, and always when he stopped for that humane purpose Mr. Povey washed out his own mouth, but not generally at his own expense.

We were not so lively towards the latter part of the journey home; but we were happy, and the young women slumbered peacefully in an engaged manner on the shoulders of the young men—except in one or two instances, when the young men themselves slumbered in an unengaged manner on the floor of the van—and the cornet woke up at the corner of Little Green-street to signalise our return with a blast of triumph. We paid Mr. Povey five shillings a head, and bidding him good night—or rather morning, for it was past twelve—assured him with all sincerity that we had never spent a more jolly day in the whole course of our lives.

And now I come to relate how I went to the Derby the other day as a swell. That carriage and pair, I will confess at once, was a joint-stock affair. It happened this way: Mr. Gandy, who is addicted to fashion, and with whom I have the honour to be acquainted, said to me one day, "Will you go down to the Derby with us?" meaning by the plural personal pronoun Mrs. Gandy and himself. I rashly said "Yes," and found afterwards that I was expected to pay half the charges. "How will you go?" I asked. "Oh, in a carriage and pair, of course," replied Mr. Gandy, with a flourish of his hand waving off all suspicion of rail, cabs, omnibuses, and other vulgar kinds of conveyance. "Very well," I said.

Mr. Gandy undertook to engage the vehicle, but leaving it until nearly the last moment, experienced some difficulty, owing to the unprecedented demand. At length, however, a phaeton and pair was secured. It would be a slap-up turn-out, the man said, with a spanking pair of horses, and would be at the door at nine o'clock.

I was at the Gandy mansion before that hour, and found Mr. and Mrs. Gandy packing the hamper. "We shall do the thing in style," Mr. Gandy whispered to me, as he popped the last foil-topped bottle into the basket.

Mrs. Gandy hoped so; but Mr. Gandy had been rash enough to invite Miss Croucher, who, though a person of good family, and accomplished, would insist upon wearing one-and-elevenpenny gloves, which were necessarily thumbly, and calculated to detract from style.

Mrs. Gandy had been assured that the phaeton and pair would be all right. Judge, then, of the fall that took place in Mrs. Gandy's countenance when the phaeton and pair dashed up to the door, discovering what might, without libel, be described as a shandrydan, a couple of horses that did not match, and a driver who had arrayed himself for the occasion in chocolate-coloured corduroys and a speckled straw hat, swathed in a wisp of green blind. It only required the arrival of Miss Croucher in a pair of open-work silk gloves, in which her hands were caught like two red mullets in bag-nets, to reduce Mrs. Gandy to that depressed condition when the female spirits require burnt feathers and cognac. It was clear that we never could allow ourselves to be driven to Epsom by a man in a speckled straw hat; so Mr. Gandy rigged him out with a hat of his own, adorned with a silver band hastily obtained from a shop in the neighbourhood. To be sure Mr. Gandy's hat was a little too large for the man, but with a padding of brown paper it fitted pretty well until it came down over his eyes with the exertion of driving, when the vulgar people on the vans and omnibuses told him "to come out of it." There was no doing anything with Miss Croucher, for, though she wore black net gloves, she had money, and no relations but the Gandys. So we started, and tried to look as like swells as we possibly could under the circumstances.

Mr. and Mrs. Gandy sat on the back seats, and lolled as genteelly as anybody could loll,

and Miss Croucher and I sat on the narrow front seat as uncomfortably as anybody could sit. We didn't talk much, that not being genteel; and we didn't have anything to eat the whole way, that also not being genteel; and when the driver suggested the necessity of washing out the horses' mouths, he was told that it could not be permitted. I had a little flask of brandy-and-water in my pocket, and would have given the world to take a pull at it; but I felt that it would not be genteel and proper. I should have liked to smoke, but that was altogether out of the question.

Our driver, finding that we were very genteel, took us by short cuts, and avoided as much as possible the stream of vulgar life. This was favourable to the maintenance of our dignity; but every now and then, when we were driven to join the crowd at a convergence of roads, we were taken down a peg by those vulgar fellows on the 'busses asking our driver to come out of that hat. I will say this of our driver, that he was better known, and had a larger circle of acquaintance, than any of us. Twenty times, at least, between London and Epsom persons in vehicles (generally on the box seat) nodded their heads or jerked up the handles of their whips in token of recognition. Several persons called him familiarly George, and one asked him "Where he had dug it from?" which I understood to refer to the pheacyton, as George called it. This mystery was cleared up afterwards, when we learned that George was by normal profession a cabman, who, on Derby and other high days and holidays, did a little livery business on his own account, using his own horses, and digging up a "pheacyton" where he could find one in any mound devoted to the shooting of vehicular rubbish.

We paid a guinea to go upon the course, and, the horses having been removed, we were seized upon by a dozen half-naked clamorous fellows, who dragged the pheacyton this way and that way, and shoved, and pushed, and pulled, until I thought the pheacyton would have been deprived of its head. Each one of the dozen fellows declared that to him belonged the sole merit of having pulled us about, and demanded money, and wouldn't go away until he got it. Then, other fellows, seeing that we were swells, insisted upon brushing us, and when we resisted, and exhibited our own clothes-brush, they cried, "Yah! shabby!" at us, and brought down upon the pheacyton the attention of all the drags by which it was surrounded, and which completely shut out our view of the race-course. We were so blocked in among the mass of carriages on the hill, that it was impossible to get out even on foot; so Mr. Gandy and I, who had designed to walk about with the view of being seen by our friends, were obliged to remain in the carriage. By comparison with others, our hamper was not such a grand affair as it had promised, when Mr. Gandy was packing the "sparkling." Beside the hampers from Fortnum and Mason's, neatly packed with paper shavings, ours showed

its home-made origin most unmistakably. It was composed of brown wicker, and it was packed with straw. We had forgotten to provide ourselves with a champagne opener, and, as Mr. Gandy wouldn't hear of knocking the tops of the bottles off, we were fain to allow George to operate upon the wines with an instrument which he usually employed to pick out stones from the horses' feet. We had omitted to bring champagne glasses, and were obliged to drink the bubbling wine out of tumblers, which was quite as agreeable to ourselves, but may have looked like pale ale to our neighbours. A leg of lamb, with salad and mint sauce, was substantial, but it rather paled its elegance beside fowls tied up with white ribbon, Yorkshire pies, and decorated lobsters. We were very quiet at lunch, and I am sure no one could have said that we were other than most genteel and respectable people, if George had not insisted upon thumbing his cold lamb, instead of eating it from a plate. George was incorrigible. He sat down upon the hamper, and smoked a short clay pipe under our very noses, and, what was worse, under the very noses of the drags. He leant familiarly over the side of the pheeayton, and proposed that we should get up a sweep among ourselves, "just to give an interest to it, like;" a proposal which I need not say was indignantly rejected.

Every time the bell rang we stood up in the pheeayton, but could see nothing except the backs of the people on the drags immediately before us. Nevertheless, we preserved our gentility to the last, which was the hour of six, when George, with the aid of many volunteer ostlers, hauled us out from the mass of vehicles in which we were imbedded, and put us on the road. The horses were put to, George mounted the box, and away we went homewards.

It was not long before we were assailed with a shower of chaff and peas. George was commanded for the hundredth time to come out of his hat. Miss Croucher was asked for a lock of her hair, and frequent inquiries were made of Mr. Gandy and myself if we didn't feel very well. This last being a sarcastic allusion to the rigid gentility of our behaviour. Miss Croucher laughed outright at a joke once, and was severely reproved by Mrs. Gandy. She didn't laugh again for two miles, no more did I, and the consequence was that the jokers were more severe upon us than ever. "Was we so werry ill?" "Would we take a drop of summut to cheer us up?" "Had we lost heavy on Breadalbane, or what was it?" And when a van fell behind, and caught us up again, the people cried, "Slap bang! here we are again!" and sang, "So jolly, so jolly, oh!" in mockery. Even the Mossoos, elated with the success of Gladiateur, chaffed us in broken English. Dreading three more hours of this, I came to a secret understanding with Miss Croucher. It was, that we were to smile privately at our assailants, with the view of conciliating them. This we did most elaborately, grinning like Cheshire cats at all the jokes, and playfully, in a kitten-like way, putting

up our paws to ward off the sportive peas. We winked also, and nodded our heads significantly, as much as to say, "There's a stiff-backed old gal here who won't allow us to lark; but we're the right sort, so don't be too hard upon us." This had some effect in mitigating the violence of the dead set that was everywhere made against us, and we managed to reach Clapham without coming in contact with either flour or oranges.

Miss Croucher was bound, in courtesy, to say that she had never spent a pleasanter day in her life; and so was I; but we nudged each other and exchanged winks as we said so; and, escorting Miss Croucher home afterwards, I told her how I had once gone to the Derby in a van, and enjoyed myself very much; and Miss Croucher was delighted with the narration, and said if I would go that way next year, she would put on a thick veil and accompany me on the sly.

OLD BLUES ADRIFT.

WHEN the Sylph, or Waterman No. 1, takes you down the river, do not imagine that the magnificent frontage of Greenwich Hospital—more worthy of the name of a palace than most buildings in England usually known by that designation—exhibits the windows of the old seamen's rooms. The officials can tell you better than that. Bounded on the west by the temple of whitebait called the Ship, and on the east by the other temple of whitebait called the Trafalgar, the façade is so managed that the nicest bits fall to the lot of those who, really or professedly, look after the old men. Passing a piece of garden ground, we come to the north-westernmost of four clusters or quarters of building, named after four sovereigns who mainly supplied the funds for erecting them. This is King Charles's Quarter, the whole river frontage of which is given up to the governor and lieutenant-governor—lucky fellows! Then comes a beautiful open quadrangle, the view of which is bounded southward by the Naval Schools and the Observatory. Then another cluster called Queen Anne's Quarter, the frontage of which is in like manner given up wholly to officials. The south frontages of both of these clusters tell the same story—official; while the wards of the old salts occupy the lateral portions. Then, still further south, are the other two clusters known as King William's and Queen Mary's Quarters; one containing the Painted Hall, the other the Chapel; and each comprising officials' apartments, pensioners' wards, a kitchen, and a dining-hall. Then, round about in other places are the infirmary, the helpless ward, the brewery, the bakery, the gas-works, and other departments. And, as a background to the whole, is the Royal Naval Schools, with the play and drill-grounds, the ship in which the boys play at shrouds and maintops, and the residences and pleasant gardens of the officials. View it whence we may—east, west, north, or south—

the whole group is a noble one. Foreigners marvel when told that we lodge our old seamen better than our Queen. But do we? It has been ascertained by actual measurement, that not only do the officials take the best bits, but they occupy almost exactly one-half of all the cubical space of the entire buildings—buildings which cover seven acres of ground, besides the open quadrangles and gardens. Here they live in comfort with their wives and families; but the wives and families of the old pensioners—well, we shall see presently.

Those who have a right of admission into Greenwich Hospital, as pensioners for their declining days, are seamen and marines who have rendered a regular service in the Royal Navy, under conditions very technically laid down, though varied from time to time. The merchant seaman has nothing to do with the place, although his sixpences in past years helped to swell the fund out of which the establishment is supported. A seaman is banded about a good deal, from Whitehall to Somerset House, from Somerset House to Greenwich, from one office to another, before the formalities of his admission are settled; but when all is arranged, he has his antiquated dress given to him, and he is consigned to a particular ward, a particular table, and a particular mess. Down to the time of William the Fourth, the old fellows had worn the same kind of knee-breeches which had adorned their shanks for a century and a quarter; but it then struck the Admiralty mind that as sailors do not wear shorts when in service, it is absurd to let their poor thin legs get cold when age comes upon them; and so breeches made way for trousers. The funny three-cornered cocked-hat lived many years longer; it did not make way for the round hat till recently. The sleeping-rooms of the men are divided into wards, each ward into cabins, and each cabin contains from one to four beds. There is very little in the cabin to take Ben Bunt's attention off his bed; and as he is not allowed, unless per favour, to lie on his bed in the daytime, his cabin is little more to him than a sleeping-place. The crack ward in the place, King Charles's ward, open to visitors in the daytime, exhibits something like smartness in the cabins; but the others are less homelike and comfortable. The wards and cabins are not eating-places. Three times a day the veterans (except those in the infirmary and the helpless ward) assemble in one of the dining-halls, for meals. At breakfast they have cocoa and bread. At dinner they have roast meat, boiled fresh and salt meat, boiled and baked puddings, rice and macaroni broth, pea-soup, and vegetables, according to the days of the week and the season of the year. For tea or supper (those two meals being rolled into one), they have bread, butter, and tea. And they have two pints of beer per day. This dietary is certainly good, and the quantity is sufficient for men who have no hard work to do. The kitchens adjoin the dining-halls, and visitors are freely admitted to both. All is done as regular as clockwork. Of

course, if a man misbehaves, there is punishment—expulsion without pension; fine; the red cape (mustn't go out); and the yellow sleeves (mess alone, and do the dirty work for the others); but the number of delinquencies, among the thirteen or fourteen hundred men, is not glaringly large. The shilling a week tobacco-money or pocket-money (so limited until recently), given to each man, is cut up into a number of little bits, according to the objects regarded by him as comforts to be treasured.

Yes, comforts to be treasured. Many of the pensioners are married; and the worst feature in the place is the manner in which the poor wives are treated. The royal founders of the establishment certainly intended that something should be done for pensioners' wives; but (until very recently indeed) they were ignored altogether; they had no home within the building, no rations, no money. They had a portion of the broken food from the dining-halls, and they had such rations as were forfeited by pensioners who went out on a short leave of absence. A married pensioner was allowed to draw tenpence a day instead of his rations, in order that he might have his meals with his wife or children outside the walls of the Hospital; and this tenpence a day, with his shilling a week pocket-money, made about seven shillings per week, which was all he had wherewith to feed himself, and to feed, clothe, and lodge any who were dependent on him. Some of the wives earned a little money in industrial pursuits, some became chargeable to the parish, some did worse, and some nearly starved. The officials, as men of ordinary feeling, of course did not like this state of things; but the system under which they acted was inelastic, and reform could only emanate from the Admiralty. The children, also, were completely ignored; kind persons within the establishment kept up a small school for them, but it lacked money, system, and countenance. The Royal Naval School, a large and costly appendage to the Hospital, is not available for these poor children, unless by special favour. However, as most of the pensioners are elderly men, their sons and daughters comprise only a small number who are still children. Widows are better off than wives, in relation to this establishment; about one hundred and fifty widows of seamen and marines either receive pensions or are employed in the building, to nurse the sick, and to mend the linen and bedding of all. This picture exhibits the state of matters as they were till within the last four or five years; how far, under the influence of a strongly expressed public opinion, changes have since been made, we shall see presently.

Greenwich Hospital is really a very wealthy establishment, and its revenues have accrued in many singular ways. During the reign of Queen Anne, her brother Prince James thought fit to fight for the crown, of which his Roman Catholicism had deprived him. He is known in history as the Pretender; and, in his unfortunate proceedings of seventeen hundred and fif-

teen, many noblemen and gentlemen became implicated. The Earl of Derwentwater was one of them; his estates in Durham and Northumberland were forfeited to the Crown, and were soon after given to Greenwich Hospital. So largely has the value increased by the discovery of mineral veins underneath, that these Derwentwater estates now yield a gross rental of more than fifty thousand a year, the whole of which belongs to Greenwich Hospital. Then there are estates in Greenwich town worth a few thousands a year. Then the Hospital was awarded, from time to time, forfeited and unclaimed naval bounty and prize-money, deserters' prize-money, a per-centage on *all* bounty and prize-money, a per-centage on Admiralty droits, a per-centage on the freightage earned by carrying treasure in royal ships, and the residue of a Patriotic Fund raised during the great war. Then there were fines levied against smugglers, the effects of the famous Captain Kydd the pirate, portions of the coal and culm tax, Robert Osbaldeston's bequest of twenty thousand pounds, and other bequests from other persons. Then there was, for a period of a hundred and thirty years, sixpence per month from every seaman in the Royal Navy; and, for a still longer period, the same amount from every merchant seaman—now commuted for a perpetual government grant of twenty thousand a year. And even the paltry fourpences, absurdly charged to the public for viewing the Painted Hall, go to the same fund; if these pence supplied a few extra pipes of tobacco to the old men, the public would like it better. From all these sources, the funded property of Greenwich Hospital is now so large (something like three millions sterling), that the mere interest on the amount, added to the rental of the Derwentwater estates, makes up the noble sum of a hundred and fifty thousand a year, or thereabouts.

There are too many cooks to attend to this nice broth. Naval officers have been allowed to entertain the belief that Greenwich Hospital was intended for them as well as for the humble seamen; the belief is erroneous, but under its influence places and offices have been multiplied unnecessarily. It may not be that our old admirals and commodores, captains and lieutenants, are overpaid: far from it; but it is unquestionably wronging the sailor to let them dip so deeply into the Greenwich Hospital revenue. The officials are so many, that they have often quarrelled through being in each other's way.

A special commission, five years ago, recommended very sweeping reforms. Nearly every one has felt that this grand establishment, with its magnificent endowments, palatial buildings, and expensive administration, fails to promote duly the objects for which it was originally founded. The old wooden-legged, one-armed, one-eyed, wrinkled, battered, weather-worn seamen, do not, as a class, love Greenwich Hospital as a place of residence. The long galleries and the spacious colonnades

become sadly wearisome to men who have yet a little life and jocund spirit in them. As out-pensions can now be obtained with more facility than formerly; as the scale of such pensions is improved; as long-service men have now the privilege of drawing pay and pension together; as there are increased facilities for obtaining some kind of employment out of doors—as these things are so, the more able and less decrepit among the men show a yearning to leave the place, rather than pass their days in listless idleness and mental vacuity. There is a small library; but it is not of much use to men who have not reading habits; and no artificial substitutes for ordinary occupations and amusements would remove from the establishment that monastic character which it certainly exhibits to its unemployed, dull, and moping inmates. The poor old fellows' wives are neither wives nor widows as to social position; and there is little of family comfort for them. Various items of reform, however, as we have said, have been made since the commissioners prepared their report five years ago. The pocket-money of the pensioners has been raised from one shilling a week to three, four, or five, according to the rank they held in the Navy; an addition of two shillings a week has been made in the grant to the married men, to aid them in supporting their wives; the wives and children can obtain medical advice and medicine gratis; widower pensioners with children are allowed an additional sum of two shillings a week; the widows of deceased pensioners are allowed sums varying from one to four pounds, to enable them to proceed from Greenwich to their parish or home; a grant has been made towards the Pensioners' Children's School; pensioners may go to visit their homes for six weeks together, obtaining their pocket-money beforehand, and also the money-value of their rations for that period; and, lastly, the retirement of the nurses or female servants, being the widows of seamen or marines, has been regulated and improved.

All these are steps in the right direction; but still something more is needed. The good folks at Greenwich Hospital spend thirty-five thousand a year in managing a hundred and fifty thousand—that is, commissioners, receivers, governors, lieutenant-governors, secretaries, comptrollers, assistants, clerks, servants, &c., run away with nearly twenty-five per cent of the revenue that belongs to the establishment. This is one of the many things which are "too bad." The Duke of Somerset, as First Lord of the Admiralty, drew up a memorandum of recommendations, about a year ago, for the consideration of the Admiralty. During last summer, the heads of a scheme were communicated to parliament for rather a sweeping reform at the old men's home; then the Admiralty and the Treasury had a talk; then each board raised objections which the other endeavoured to clear away; then they appointed three persons to work out all the practical details of the scheme; and then the year came

to a close. In February of the present year, Mr. Hamilton, of the Treasury, Mr. Childers, of the Admiralty, and Sir Richard Bromley, of Greenwich Hospital, presented their joint recommendation as to the exact nature of the reforms, and the mode of carrying them out.

Let us sketch the whole plan, just as if it were certain to be fulfilled. The present commissioners of Greenwich Hospital are to be dispensed with, and a much simpler governing authority established. The management of the Hospital estates is to be wholly severed from that of the Hospital, and confided to a different set of persons; and not only the estates but also the funded property and the parliamentary grants, making up the revenue to something over one hundred and fifty thousand a year. Letting out such of the old men as are still tolerably hearty, the in-pensioners are to be limited to six hundred: comprising the infirm, and such poor fellows as have no friends and no other home to go to; they will have a few additional comforts beyond the present limit, and about two shillings a week pocket-money instead of one. The Royal Naval School for eight hundred boys, sons of seamen and marines, is still to be supported out of the Hospital revenues. The salaries of officers, the wages of servants, the support and pocket-money for six hundred pensioners, and the support of the school, are estimated to cost about seventy thousand a year; and even after all these reforms, little more than one-fourth of this amount will be spent really on the men for food, clothing, and pocket-money. The total sum is to be voted annually by, and subject to, the consent of parliament, but is to be refunded to the nation out of the Hospital estates—a precaution which will give the nation a check over the spending of the money. More than half the revenue being thus unappropriated, it is to be applied to pensions. A small sum, about four thousand a year, is to go in pensions to a few old admirals, captains, commanders, lieutenants, masters, paymasters, and warrant officers. The bulk of the money, however, is to be applied to bettering the condition of the *out-pensioners*, the old salts who have served the Queen (or King) a due number of years, but who do not, or are not to, reside within the walls of Greenwich Hospital. The whole of these *out-pensioners*, excluding those residing in the colonies, are about twelve thousand in number, to whom about a quarter of a million sterling is voted annually by parliament in the form of pensions—varying from two or three up to fifteen or twenty shillings a week, according to rank, length of service, exemplary conduct, &c. About fourteen hundred of these *out-door* veterans are over seventy years of age; so that the total list will lessen every year. Extra pensions, beyond those at present fixed, are to be paid to such of the pensioners as are fifty-five years old and upwards, and have been in the receipt of ordinary pensions for at least five years. This class includes about four thousand men; but provision is to be made for augmentation to five thousand. This additional pension, beyond that

at present received, is to be fivepence per day to begin with, increasing up to ninepence. These extra pensions will absorb about fifty thousand a year. Of the men who are at present in the Hospital, but will quit it under the new system, all will be placed on the same improved position as those who are now out. Gratuities, equal to one year's pay of their husbands, are to be paid to the widows of seamen and marines who may be killed or drowned in her Majesty's service.

But what will become of the magnificent structure, when only six hundred old fellows are domiciled in it, with twenty officers and a hundred nurses in attendance to see to their wants? Until the next war there will be long corridors and ranges of rooms unoccupied; but when broken arms and legs, and shattered faces and bodies, begin again, there will be accommodation for seventeen hundred additional inmates, or two thousand three hundred beds altogether. The six hundred, already spoken of, would comprise those who are too infirm to leave the Hospital, and others who really have nowhere else to go to—men who have no relations, domestic ties, or regular occupations beyond the walls of the place which has sheltered them during a long course of years.

Many persons ask, and have asked for some years past, why should not Greenwich Hospital be made in some way available for invalided merchant seamen, whose sixpences in past days helped to create the funds? Merchant seamen, it is true, who have been wounded in action with the ship of an enemy, or in fight against a rebel or pirate, are eligible for admission; but these, of course, are exceptional cases. The final arrangements are not yet legislatively sanctioned; and there seems much reason to wish that, either through the Seamen's Hospital Society or some other channel, the claims of merchant seamen should meet with recognition—before the noble funds are irrevocably voted away.

PATTY'S TEA-PARTIES.

CHAPTER I.

"ROBERT, I am disgusted with her."

"Why, Patty? She is very pretty."

"I allow she is pretty."

"And elegant."

"Yes, she is elegant."

"And dresses beautifully."

"Beautifully! Is it not a sin and a shame to spend the money she must spend on her dress?"

"Ah, that is it, Patty. You are angry because she is always finer than you."

"Now, Robert! as for that, I can be as fine as she, if I chose to be wicked and run you into debt; and moreover, I would not be as fine. I flatter myself I have better taste."

"You have been flattering yourself a good deal of late, Patty."

"And why not? when a person comes and settles herself down here amongst us all, a stranger, with few introductions, and begins to

lay down the law, and pretend to teach us what we are to do, to say, to think—'tis high time to flatter oneself. She had the audacity to remark upon the Hall—upon Pet.”*

“I have heard you wish that the Hall was whitewashed, and that Pet would sometimes think of something else than her baby.”

“Robert, if you are going to defend that woman, I have done with you. When I am angry too—all for you.”

“For me! I am not in love with the widow.”

“The widow! Pray, pray, Robert, do not adopt the vulgar habit of calling her ‘the widow.’ I am sick of hearing such a sacred name applied to her, when you know if the tongs had a coat on, she would make eyes at it.”

“I dare say, Patty, if you were my widow, you would act very differently.”

My goodness gracious! Robert’s widow! I know, of course, what would be the first thing I should do: if I were Robert’s widow, I should go out of my mind. Of course, if I went out of my mind, I should not be answerable for anything I did—though I feel pretty sure, if I was the maddest woman living, as a widow, I should not act as Mrs. Arundel does.

“Don’t cry, Patty, you shall never be my widow, if I can help it.”

“Of course not, Robert—but I really think her name of Arundel is assumed. What right has she to call herself by so grand a name?”

“My dear Patty, she must have a name! You will not let me call her ‘the widow,’ and if you forbid me calling her Mrs. Arundel, what am I to do?”

“Oh! Robert, don’t vex me, when I am so unhappy—and so ought you to be—she will marry your brother, in spite of everything, and I shall have to love as a sister-in-law a woman I despise and dislike.”

“Fortunately the symptoms are all on her side. I see none on his.”

“That is very true, but how can you tell what is going on in your brother’s mind? Every day he appears to me to get more and more in the clouds.”

“And so further away from Mrs. Arundel; as, according to your opinion, she is hastening as fast the other way.”

“Extremes meet, in the end, Robert.”

“True, Patty. I will keep my eye on Erasmus, whenever the little wid—whenever Mrs. Arun—what may I call her, Patty?”

But I ran away. I was not going to let Robert tease me any more.

And such good reason too as I had to be troubled about this—what shall I call her? I hope I am above calling people names behind their backs, so I will say person—I was troubled about this “person.”

Robert has a brother—being the eldest, of course he has the estate—and lives six miles from us. But though he has the estate, and

need do nothing but amuse himself just as he likes all day, I pity him. If he had been Robert, he would have had to work, and go out into the world and look about him, and see things in a sensible light, and do as other people did.

But because he had nothing to do but enjoy himself, he must needs enjoy himself after a very odd fashion. Half his life he had buried himself among mummies, a great deal of his time was spent in his laboratory, the very name of which might lead one to suppose he was doing something in it, whereas a nasty smell, smoke, and dirt, are the end of all his experiments.

Sometimes he spent whole nights in his telescope tower, and would fly over to us, in joyful spirits, to say he had seen Jupiter’s moons, or Saturn’s rings.

What good were Jupiter’s moons to us? Why could not Jupiter be content with our moon, instead of having private ones of his own? And why was it necessary for Saturn to have a ring, when he could not be married anyhow, as I understood.

For my part, I am not clever, and I never pretended to be clever. I won’t deny that sometimes I am obliged to use a dictionary, especially when I want to write a word with “ie” in it.

But to be as clever as Robert’s brother Erasmus, was being too clever a great deal. I would rather have been myself, even if my spelling was much worse than it happened to be. In fact, I consider Robert much more clever than Erasmus, though the latter is an LL.D. If Erasmus has the right to put LL.D. after his name, I’m sure Robert might use the letters D.D.S., “dearest darling Solomon.”

However, it is no use my railing in this fashion. I must behave myself, though I never felt so ill-tempered in all my life, for I am very fond of Erasmus, poor dear, though he never has the least idea what he is about. So unlike Robert.

Good gracious me! here am I worse than ever. Pet has been frightening me out of my wits; she says, smiling, too (most heartless of you, Pet, I said), “Mrs. Arundel will be Mrs. Doctor Erasmus before the month is out. I met them walking together just now as cozy as lovers.”

I have forced myself to be very uncivil to Erasmus.

“Erasmus,” I said. (By the way, what a name is Erasmus; one cannot halve it, or shorten it, or lengthen it, or make anything of it but its own mouthful. Robert is a good deal to say when one is in a hurry, but I don’t mind confessing that, in private, I have called Robert Bob and Bobby. Now, with Erasmus, there is only “Rassy,” which is enough to draw one’s teeth to say, or “Mussy,” and really to pronounce that word strongly, would not be altogether civil to Erasmus, it is too suggestive.) Well, to go on. “Erasmus,” I said, “do you think Jupiter has got any more moons ready for

* See “Patty’s Vocation,” page 38 of the present volume.

you to look at, or don't you think it time to invent a new light to outblaze the magnesian?"

I wanted gently to give him a hint to go home. Six miles between him and Mrs. Arundel would be almost as good as six hundred, provided he was star-gazing or bottle dabbling, and he was certain to do either one or the other, when there.

"Go home! Patty, I always think myself at home with you."

Now, there is no denying that this was most provokingly true. Robert himself was never more run after by me, in regard to his whims, than I ran after Erasmus.

Indeed there was much more need to do so with him, poor fellow. Often and often I have been afraid lest he should forget to put on all his clothes, and as for what he eats, if I did not sit by him, he would put salt in his tea, sugar on his chop, and mince up raspberry jam with his poached egg. Indeed, I am a regular guardian angel to him, in small things, and he knows it.

When he was pretty sensible, and alive to what was going on, it was always, "Patty does that for me; Patty knows what I like; Patty, am I to do this?" and so on.

And Robert, too, he says he does not know what his brother would do without me. Once he said, but I hope nobody will think me vain, Robert does not often say such things, but when he does he means it—he said, "Patty, you never look so pretty in my eyes as when you are looking after my brother." There! now I have told it. I hope I shall be forgiven if I acknowledge I often repeat this to myself, and I often wish I could hear Robert say it again. It gave me such a thrill; and here, notwithstanding, I am trying to get his brother out of the house.

Of course I could say no more after that answer of Erasmus. Twenty Mrs. Arundels might have tormented me in vain.

"Patty," said Erasmus, suddenly, "suppose we have a tea."

"A tea! the kettle will be up at half-past eight."

"I mean people—a party to tea. Send home for fruit and flowers."

"Who am I to ask?" said I, solemnly and severely, feeling what was coming.

"Mrs. Arundel," he answered, without the least shame or blush.

"Ho!" I exclaimed, in a voice that was made up of pettishness, hysterics, and sarcasm. "Ho, because she is so clever, I suppose."

"She is not the least clever. I hate a clever woman; don't you, Robert?"

"Abominate them," answered Robert.

"You may ask some more, Patty. Send home for cakes, wines, and jellies."

So there was I pinned down to invite that wom—person to tea.

I went to confide my sorrows to Pet.

"I shall come to that tea-party also. It will be too late for baby, but I will bring 'my old thing.'"

"The squire dines when we have tea, Pet. Don't, for goodness' sake, ask him to do such a thing."

"I have a wish to be of that party. Oliver has wishes always like mine. I think Patty has another match-make on hand."

The mischievous thing! And from her, too. Ungrateful Pet. Match-make, indeed! As if ever I shall make a match again. No, indeed; let me get Erasmus safe out of Mrs. Arundel's clutches, and I won't have a pair of lovers ever near me again.

"Robert," says Pet, in a whisper, that evening, when she came down to tell me that she and her "old thing" could think of nothing but the doctor's tea-party, and to ask when it was to take place, "Robert, this once so good Patty is covetous. She will not let your brother marry. She wants his estate."

"To be sure," answered Robert, laughing; "that is just it. Now I can account for her dislike of the pretty wid—Mrs. Arun—she will not even permit me, Pet, to mention her name."

I took no notice of either of them, and let them laugh on. A pretty thing, indeed, to accuse me of not helping Erasmus to marry! I should like him to marry. I want him to marry, poor dear fellow, some one who will take care of him. But who in the world is there fit for him?

Mary Macoll was just the least in the world too giddy. And Lucy Hatchard was too delicate. He must have a strong, active, sensible wife, one who will take care he does not get his death of cold star-gazing, or blow himself up bottling, or starve himself by forgetting to eat.

Learning is doubtless a wonderful blessing, and one ought to be very proud if one has such a clever relation as Erasmus. And I am sure I am proud. But, goodness gracious me, what a plague it is after all, and what good does it do one to know what people did formerly, and what people are going to do hereafter? To my mind, one had better be thinking what one is about oneself.

Which reminds me of the doctor's tea-party. Of course, if Pet would come, and would bring the squire, why I must set about having things altogether in first-rate order.

I must have the drawing-room carpet up for one thing, and put up the clean curtains, and the summer chintz. And I must send over to Wind-falls—Erasmus's house—for flowers and fruit, and game and fish; and I am sure Molesworthly—his cook and housekeeper—will come and help. But first I must see whom to invite.

Dear me, now, if it was not for that wom—person, how I should enjoy Erasmus's tea-party.

I will have young Knowles, and pretty Lizzy Thomson, because I have lately seen symptoms. Tut, what in the world am I thinking of. No more lovers for me, thank you. I am disgusted with the whole race of lovers, and think love-making, especially the love-making now-a-days, quite disgraceful.

The eyes Mrs. Arundel makes, and her helplessness! as if she had fewer arms and legs than

other people. She may be pretty. Well, she is pretty. I don't deny that. And oh dear me, though I am not learned, and have too much to do to study history and astronomy, and all that, yet I know it as a fact, that all learned clever men choose silly pretty wives. Some say it is because they do not like rivals, but my belief is, that all their senses being occupied by the past and the future, and their wits bent on discovering what people did formerly, which does not seem half so pleasant as what we do now, they have no judgment left for every-day matters. Their thoughts always occupied with dry out-of-the-way obscurities, they are instantly smitten with a pretty face. They think they have made a discovery, when all the while people with half their brains have found out that "handsome is as handsome does," and don't see any beauty in the face of a goose.

A goose! She is not a goose. She is a clever, artful, scheming, designing woman—person I mean.

Erasmus never concocted a mixture of bottles more carefully than she is planning and plotting a mixture of devices how to ensnare him.

I will ask, as a foil, the lovely Ellen Wyatt. No; she is engaged. If Pet's sister was only here, now. But she is too young. "Come, Patty, Patty," said I to myself, "how you are wasting time. Write your invitations, and be done with it."

CHAPTER II.

WELL, I wrote them, and I kept "that person's" to the last. And while I was writing it, somehow my pen felt as if it was angry too, and sputtered.

Now I hope everybody is aware that I am nervously neat and tidy, so they may think what I thought, when I looked at my sputtered note.

"No," said I. "Patty, I would not write it again if I was you. It is my opinion that, write that note as often as you like, it will be sputtered. She does not consider your feelings, and why are you to consider hers?"

It was true; she never considered my feelings. She made eyes at Erasmus under my very nose.

Now is it not odd how circumstances are more obstinate than oneself. I was determined not to write a second note, and yet think of my state when Robert said,

"Patty, I suppose you did not forget to invite Miss Ross when you wrote your invitation to the wid—to Mrs. Arun——?"

"Robert, I utterly forgot her."

"Then you must write again," said he.

I am not naturally obstinate, but as for writing that note again (though I might have guessed that sputtering was to warn me I was forgetting something), I should like to see myself doing it.

"Robert, I think it will look more civil if I put on my best bonnet and cloak, and went and asked her to come in a friendly way. I like

Miss Ross rather, and I pity her a great deal for living with——"

There I stopped. I did not wish Robert to think I was a mean little woman, or anything of that sort, and so I said nothing either of the sputtered note.

I found Miss Ross at home alone. She was mending some lace for Mrs. Arundel. That person was out, taking a stroll, she said. Stroll indeed! I knew what it was; she was doing anything but strolling. She was running after Erasmus.

However, I forgot her for a little. I was so surprised to find Miss Ross such an agreeable nice girl. I was a little prejudiced against her before, because of that person.

"Robert," said I, when I got home, "she is such a dear, and has always lived in Scotland. Her mother was a Scotch heiress, and married a clergyman, and she is dead, and they all live with their father in the most primitive way. She has the fairest skin, and is quite pretty when she smiles—with such yards and yards of hair; and mind, Robert, you are to be very kind and nice to her."

"Of course I will, when I know of whom you are rhapsodising."

He knew all the time, but that is a way Robert has; he tries often to see if I will be out of patience with him. Dear me, as if I could.

We had no refusals, excepting that Mrs. Arundel was so audacious as to write and say she hoped we would excuse her cousin, as she felt too shy to come to so large a party.

"Good gracious, Robert," I said, "where will that woman go to? The girl's eyes quite sparkled with pleasure when I asked her, and she said she had the greatest desire to mix in English society. What are we to do?"

"Send Erasmus to request her company as a favour."

Oh, goodness gracious! Was I reduced to this? But Erasmus would go, and I had the horrid feeling all the time that he was glad of any excuse to go to Eglantine Cottage. He came back quite a sort of new Erasmus, a mixture of Robert in his manner, and a kind of foolish friskiness.

"She is, as you say, Patty, a well-developed large noble type of the genus woman." (I had said nothing of the kind.) "She partakes more of the Teutonic order than is usually seen in the Celtic race. She has the dreamy reflective German eye; her organisation has all the characteristics of the ruminating or quiescent species. She would make an admirable mother."

"My dear brother!"

I sometimes called Erasmus brother, that he might remember I was his sister. Never having had a sister until Robert married, he might otherwise have forgotten I stood in relation to him.

"Yes, Patty, I agree with you; she would make an admirable mother; but how goes on the tea? Mrs. Arundel asked me who was to be here, and I said everybody. Also, I told her the party was given in her honour."

"Erasmus!"

"She is a pretty woman, Robert—a very pretty woman. She is like my poor mother's little Dresden shepherdess, that you and I fell in love with when we were boys. I have it now. It is a pity she will talk of what she does not understand."

Lucky he said that, or, my goodness me, what I should have done, I don't know. It is really dreadful to think of feeling in such a temper.

I was tempted to wish a dozen times that Jupiter would have a few more new moons visible to the naked eye, or that some great revulsion of nature would take place, or somebody invent something astounding—anything to attract the attention of Erasmus. But there he was as rational almost as Robert. He examined everything that his housekeeper brought from Windfalls; he tasted a good many things; he even meddled with the flowers, and stuck two peonies on each side of the pier-glass.

Also he went home, for no particular reason that we could make out, and if he did not bring back, in a little basket, carefully wrapped up in cotton, his mother's Dresden shepherdess.

"I shall be curious to see, Patty," said he, as he placed it on a conspicuous bracket, "if any one will perceive the likeness—if she will notice it herself—I wish—hum, hum."

Erasmus had a way, when not quite satisfied, or not exactly understanding his own thoughts, of relieving his feelings by saying "hum, hum."

For my part, I hoped he would be humming all the evening. Generally, I had to remind him of his dress, but in the afternoon of the tea-party, three hours before any one was expected, he came down with even his white tie elegantly tied.

"I got Molesworthy to do it for me," says he, quite unashamed. To be sure, when a clever man is a fool, what a fool he is! I hope everybody will pardon this wicked speech, but indeed I did not in the least know what I was doing that evening.

My darling Pet and the excellent squire, who was growing quite a stout portly fellow, came early.

"How nice of you," I whispered to her—"how nice of you, Pet, to come so beautifully dressed."

"I think he will not know if we wear silk or sackcloth—but I have a thought in my head—to be clever this evening, and I made my old thing read, oh, such a book, with a name so long. One person shall not only be able to talk learned to him."

Was not she a darling to enter at once into my feelings. But oh! goodness gracious, when she arrived—that person—really she was the little Dresden shepherdess over again, and poor Miss Ross looked like an overgrown school-girl beside her, in white muslin.

However, excepting that one thing, never was there such a successful tea-party. Everybody was delighted with the freshness, the prettiness of my tea-table. I flatter myself—but dear me, what is the use of my flattering myself, when

Erasmus is sitting by, and staring at that person just as if she were one of Jupiter's moons, or his mother's Dresden shepherdess.

"I am so afraid of opening my lips before you, doctor" (such dreadfully pretty lips), murmured this false thing, who only came to talk to him.

"Why?" said he, quite anxious. "Now why?"

"Because you are so clever, and know so many languages; and though I study a good deal, and never permit myself to read the least bit of trash—yet I feel—I know I am but a babe in learning." And she looked up, odiously pretty.

"That we all are, my dear madam. The more one dips into the well of knowledge, the deeper one finds it."

"But still, how it fascinates one to penetrate into the mysteries of nature. All that you were telling us this morning of the origin of races, of the different types of the human kind, charmed me. I shall take up entomology as one of my favourite studies."

"Entomology!" echoed Erasmus.

"Yes—I was so much interested in what you told Miss Ross of the Tudor origin——"

"Hum, hum," said Erasmus.

Pet and I exchanged felicitations by the eyes. "That is a very silly woman," whispered the squire to me; "she ought to content herself with looking pretty."

But Sarah Jane, who was there of course at the tea-party, loved her at once. She looked her over, and appraised her and her dress, and each calculation showing its costliness and value, of course Sarah Jane loved on in proportion. She had never seen any reason why people should be particular in naming their ologies, so she was as ignorant as Mrs. Arundel as to why Erasmus hummed. Mr. Bellenden and Sarah Jane were now on pretty good terms. As Robert said, "She had at last settled down to her paces all right," which was no doubt a satisfactory way of talking about her, as far as Robert was concerned.

For my part, I was glad to perceive that she was beginning to see what it was to be a wife. She took some time to do so, which was the more astonishing when I remember how dreadfully she was in love with Mr. Bellenden before they were married. However, I cannot waste all our precious moments upon her. I must bring our tea-drinking to an end.

We discovered that Miss Ross sang very well, I had the satisfaction of seeing Erasmus beating time (all wrong), but I had the pain of witnessing his eyes fixed first on the Dresden shepherdess and then on Mrs. Arundel.

"My goodness me," I said to myself, "how careful mothers should be as to what they leave in their sons' way. Don't you let little Oliver," I whispered to Pet, "ever see a Dresden china shepherdess."

"My son," replied Pet, with dignity, as if he was twenty-six years old instead of twenty-six months, "will only admire what his

father admires, and that is his mother." (Dear thing.)

Upon my word, as Robert and I said to each other ever so many times, what a sight it is to see the squire and Pet. One has read of the flying people, who were altogether perfect with their feather dress on, but helpless and miserable without it. That was just the case with our squire. He was incapable and wretched without Pet. But with Pet, he is handsome, lively, clever, positively a little "lark," which I hear is now the proper word to express spirit.

Here he is talking of Erasmus's tea-party.

"Not for worlds would I enter into rivalry with the presiding genius that makes Myrtle Cottage the perfection of a home" ("Quite true, don't cry, Patty," whispered Robert. "True as Sanscrit," cries Erasmus), "but it would give my wife and myself infinite pleasure to welcome the same party to the Hall the day after to-morrow."

"You darling old thing," whispered Pet.

"Excellent, excellent," cried Erasmus. I wonder if he will take his Dresden shepherdess to the Hall.

CHAPTER III.

"PATTY," says Erasmus to me, in the intermediate day between our tea-party and that to take place at the Hall, "what relation is Miss Ross to Mrs. Arundel?"

"Well, Erasmus," said I, delighted to have something to say against that person, and so speaking with the greatest emphasis, "there is a relationship between them. I am not, brother, one of those who go about asserting one thing, when I know it is another, and I take it for granted, as I ought to do, that people try to speak the truth."

"My dear Patty," interrupted Erasmus, meekly, "have I asked anything wrong?"

"Goodness gracious, no, Erasmus."

"Patty merely wishes to prepare your mind, Erasmus, for hearing that Mrs. Arun—ahem! that Miss Ross is niece to the wid—who, in her turn, calls her cousin. In fact, our pretty little friend tells fibs."

"Is it not strange, Robert," mused Erasmus, "the power that beauty possesses over all other influences? From the earliest ages, we trace through the history of man—"

But, my goodness me, it is quite impossible I can remember, much less write down all that Erasmus said on the power of beauty. It was quite a lecture. He soared up to the gods and goddesses, and he went down nobody knows where; indeed, I should be ashamed to mention, and he brought up all sorts of Helens, Circes, and Aspasias, and indeed there was such a conglomeration of names, that, without doubt, I should mix them all wrong, putting those together who were centuries apart, and setting Erasmus humming at the sad mistakes. But he wound up at last by saying,

"Do you happen to know the christian name of Mrs. Arundel?"

"Antoinetta," answered I, a little sulky.

"Antoinetta! Half Roman, half French. Hum, hum! All wives, in my opinion, should be called Patty, Robert."

"A little inconvenient, I think, Erasmus."

"I mean, you know, pleasant homely names, like Patty, Mattie, Molly, Maggie."

"Miss Ross's name is Maggie."

"Is it, indeed? Now, is it, indeed?" said Erasmus, with an amount of eagerness in his voice, as if he had discovered a new comet with three tails.

Dear me; I could have kissed somebody for joy, only Robert does not like such things in public, and Erasmus would have seen nothing in it, and only said, "Patty, my dear, I thank you."

"Now," said I to myself, as I was going upstairs to dress for the Hall tea-party, "why am I such a mean little woman as not to desire Erasmus to marry this pretty little person, and yet be pleased if he would fancy Miss Ross? Answer me that, Mrs. Patty, if you can, for you know as much of the one as the other."

It was true I knew as much of the one as the other, but that knowledge was sufficient to show me that Erasmus would be happy with the one and miserable with the other. False she was in many things; what might she not prove on more intimate acquaintance? And Miss Ross was exactly a different character, and in an amiable admirable manner kept her aunt in tolerable order. In Miss Ross every day I saw some new thing to admire; in that person every day some fresh thing to dislike.

But, however, I would go to the Hall tea-party, and think only of being happy and gay, and making myself as agreeable as I could, even if I saw Erasmus as usual plant himself opposite that person, and stare at her—his usual habit; while she would use all her little arts—"Could you?" (just to arrange her lace shawl); "Would you?" (just to put down her cup of tea); "Might I?" (just take his bouquet out of his button-hole, smell it, play with it, keep possession of it). Now I just appeal to any one if it was possible for any man to resist such ways, especially a man so clever that he had not half the ordinary use of his common senses.

"Patty looks very nice, does she not, Erasmus?" said Robert, as I came down ready dressed.

"She always looks nice to me," answered Erasmus. "I never know how she is dressed."

Now to think of a good kind fellow, capable of saying such dear little speeches, being thrown away on that person. It was enough to make one cry.

However, it was time to set out for the Hall. We were overtaken by the village fly, conveying Mrs. Arundel and Miss Ross.

"Will you not join our walking party?" said Erasmus, eagerly; "'tis such a lovely evening."

"Exquisite," murmured she; "but could I?" and she showed, as Erasmus opened the fly door, the tiniest little foot, in the tiniest black satin slipper.

"Why do you wear such things?" said he, and forgot the answer as he looked into her face. Gracious me! I would not be so dangerously pretty for the world.

"Would you like to walk, Miss Ross?" said Robert.

"Very much," answered she, and winding a sort of gossamer scarf over her head, by way of bonnet, she sprang lightly out and joined us.

Upon which Robert said something in German, for he is nearly as clever as Erasmus in languages. She laughingly replied.

Now, to speak in any other tongue than his own, gives Erasmus that sort of pleasure that antiquaries have at old discoveries, geologists of new strata, botanists of some rare plant. He forgot the vision of loveliness in white muslin and lace, more like his mother's china shepherdess than ever, and turned eagerly to Miss Ross. Never had he met so perfect a German scholar. We might have been walking up to the Hall now, if Robert had not taken him by the arm, and kept him resolutely going forward all the time.

Of course the tea-party at the Hall was something quite out of the common. Moreover, either all the imperious servants were gone, or they had become amiable and happy, like their master, for they seemed to welcome us all with the greatest pleasure, and I might have asked for their lady's ivory-handled brush and tortoiseshell comb to do my hair, and they would have thought it no more than my due.

Tea was served in the rose-garden. Strawberries and cream were to be found in little out-of-the-way corners. Ices and champagne-cup under the cedar and mulberry trees.

Altogether, I wanted to kiss Pet every five minutes, by way of telling her how delightful everything was, and only Sarah Jane running to tell me that "the divine creature" was looking unutterably, and how fortunate I was to have the prospect of such an "exquisite thing" for a sister-in-law, for never was such devotion—ah, ah—now and then brought me back to my horrid sensations.

I went about nine o'clock near the place where they were sitting.

"Would you?" I heard her say, in her most insinuating voice, and for answer she had a peal of the loudest thunder I ever heard.

Such a scurry, such a shrieking, screaming, calling. We ran into the house for our lives—Erasmus was half carrying that person, who seemed to be fainting. For the matter of that, my darling Pet was no better; she was sheltering in the great squire's arms, as if he could ward off for her even the lightning.

But a thunderstorm was to Erasmus a delightful plaything. No sooner had he deposited Mrs. Arundel on the sofa, than he proceeded out on to the balcony to watch the storm. The rain had not begun.

He began to explain the theory of storms, to point out the difference between harmless and hurtful lightning. Among the few that had sufficient strength of mind to listen to him, was Miss Ross.

As she leant her head against the maroon-coloured velvet curtain of the window, it seemed to me as if her hair was on fire. I exclaimed, and ran to her.

"No," she answered, smiling; "have no fear, my hair is very electric, and on the slightest friction in a thunderstorm will sparkle."

Erasmus became dumb with delight. He moved the heavy curtain to bring out the sparks, he looked longingly, unutterably. I felt that he would have given worlds to uncoil those rich plaits of hair, and lecture and expound upon their wonderful electric property.

"Would you?" began I, of all people.

"Could you?" going on unblushingly. "Might I?" I really was ashamed of myself, and promised myself never again to blame others for using sentences I might find myself obliged to use in spite of myself. "May I just undo one plait for Erasmus to see the effect?"

"Pray undo it all; for, do not think me vain, I have been told it is curious to watch the effect in the dark, when it is combed out."

"Will it be dangerous while the lightning is going on?"

"Yes," exclaimed Erasmus; "wait until the storm is over."

"Meanwhile," she whispered to me, "begin to unplait, it is such an endless business."

And as Robert said to me, when the storm over, the wonderful hair unplaited, "What a sight it was!" Not that she showed it out of vanity, for she never uncoiled it all until we were quite in the dark. She shook it out for a moment, when I was with her alone, and showed me how I was to comb it, and what a glory it was. Long pale golden threads of true Scottish hair. It was the richest garment I ever saw. As I combed it out, and it sparkled and crackled, Erasmus could not contain himself. How am I to describe all his antics? Even Pet left the refuge of the squire's arms, and came all wondering to see. And Robert (now I know Robert did it on purpose, though he will say he did not, which is so wrong of him), Robert suddenly brought in a great lamp, and then everybody saw this wonderful hair in its full luxuriance.

Miss Ross blushed so prettily, while she deftly divided, twisted, and coiled it all up in about two minutes. "My sisters have the same sort of hair," she murmured.

It being now quite fine, and getting late, we thought it right to pay our adieus to our host and hostess, and depart.

"Best Patty," whispered Pet to me, as I was wishing her good night, "the horrid thunderstorm has done it. Your so-learned Erasmus will never be content until that wonderful hair is his own."

And Pet was right.

Erasmus went as often as ever to Eglantine Cottage, but he never looked at Mrs. Arundel. (I don't mind giving her that name now.) He was talking German to Miss Ross, and regarding her hair.

I felt certain he was longing for the right to pull it all down again.

"Robert and Patty," said he to us solemnly, one evening about three weeks after the Hall tea-party, "I desire your advice."

We eagerly promised him the very best.

"I am a man," said he, "who may be said to have used the best part of my life in pursuits not so likely to do myself good as those who come after me. What additions I have made to science will, I may say without vanity, make my name remembered long after I am dust myself. God was so good as to endow me, not only with the taste, but the means for providing the world with certain roots of knowledge, that to know has now become, one might almost say, a craving on the part of this wonderful age. There is an extraordinary delight and fascination in these studies. At the same time, I never look at you, my dear brother, without perceiving that real happiness in this world consists in social and domestic ties. I have studied the subject well." Here Erasmus diverged into a sort of learned summing up of a set of people of whom I never heard before, and from whose writings, and sayings, and examples, he proved indisputably that the domestic married man is that man of all others placed in the position designed by God for his perfect happiness. In fact, Erasmus lectured on so much upon what was the simplest thing in the world, that I said in a hurry:

"And so, at last, Erasmus, you would like to marry."

"My dear Patty," answered he, a little put out, "I am coming to that. Why I desire yours and Robert's advice is, will any woman marry me?"

"Mrs. Arun—the wid— that pretty little thing will take you on your first word, Erasmus," replied Robert.

Erasmus rose up; he frowned, he hummed; evidently, for once in his life, he felt a spit of anger against Robert. Instantly Robert saw this.

"Sit down, Erasmus; forgive me. May I see you as happy with a nice bright Maggie as I am with Patty?"

"Ah, Robert, that is it. Will she have me? Do not think I am carried away by any other feeling than her own beautiful character. Her forbearance to that peevish woman, her unscrupulous truth and rectitude of mind, her domestic virtues, so like dear Patty's, and with all this, so tender a heart, so clear a head, so sensible a woman, I never met. Our dear mother's name was Margaret, you know, Robert."

"It was, my dear brother; may the omen be propitious."

"What is my proper course to do?"

"Go to her at once, and tell her of your affection for her."

"If she should refuse me, Patty, you will have sad work, sister, to console me."

And the pathos with which he said this of course made me burst out crying.

"You see that poor pretty foolish woman has

determined, that is, she wishes—but truly—though I have admired her—I should not have deserved the name of man, if I had not admired her—she thinks—she persists in thinking—"

"I will go with you, Erasmus, and while you speak to Miss Ross, I will prepare the widow—surely, Patty, I may call her anything I like now."

"Yes, Antoinetta, if you please."

Was not I happy? and while they were away, I skipped up to Pet, and told her in the strictest confidence.

And Pet could not resist skipping back with me to learn the news. And luckily we had the shortest time to wait, for in rushed Robert, and caught me round the waist, and kissed me a dozen times, never seeing Pet. Such good news.

Only Mrs. Arundel was most indignant, and declared she would have Erasmus up for breach of promise, and showed a bundle of his letters, over which Robert roared so with uncontrollable laughter at the notion of their being available against his brother (half a dozen of them merely answers to invitations to Eglantine Cottage, and the rest scientific replies to supposed learned questions from her), that in a pet she poked them into the fire.

However, she let out that the only reason she took Eglantine Cottage was to be near him, having met him abroad, &c. &c.

"She came to hunt down her quarry," said Robert, most uproarious, "and missed it."

That evening, Miss Ross, now our Maggie, came with Erasmus, to be kissed by me as my sister.

"Now you will be sure to be good to dear Erasmus, and love him well," said I, severely.

"Good!" she echoed, "love him. I wonder how I have lived until now without his love."

That was enough for me. That was the proper way for Erasmus to be loved. As for Erasmus, I wondered how long it would be before he would have all that glory of hair down again. But Maggie pined to go home. "Love makes one so greedy of other love. I must have my father's blessing, my dear sisters' congratulations," said she.

And think of us going, too, down to Scotland, and being introduced to Maggie's father and sisters.

But, dear me, if I once begin on that subject, and go on with how they all loved Erasmus, and liked Robert and me, and the wedding, and everything, I had better begin a three-volumed novel at once.

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